

<i>SERFF Tracking Number:</i>	<i>AETN-128000422</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Aetna Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>HAO-2012-0010</i>
<i>Company Tracking Number:</i>	<i>AETNA CA SG ALIC 040112</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003A Small Group Only - PPO</i>
<i>Product Name:</i>	<i>CA SG 2Q12 ALIC nongrand</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Aetna Life Insurance Company

Product Name: CA SG 2Q12 ALIC nongrand

TOI: H16G Group Health - Major Medical

Sub-TOI: H16G.003A Small Group Only - PPO

SERFF Tr Num: AETN-128000422

SERFF Status: Assigned

Co Tr Num: AETNA CA SG ALIC
040112

State: California

State Tr Num: HAO-2012-0010

State Status:

Filing Type: Rate

Reviewer(s): Angela Jang, Maria
Reyes, Marina Zen, Karl
Whitmarsh, Joseph Williams,
Stesha Hodges, Daniel Greer

Author: Kevin Sheehy

Date Submitted: 01/23/2012

Disposition Date:

Disposition Status:

Implementation Date Requested: 04/01/2012

Implementation Date:

General Information

Project Name:

Project Number:

Requested Filing Mode: Informational

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Rates filed in
California only. The domicile state of
Connecticut does not require filing.

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer, Association

Filing Status Changed: 01/23/2012

State Status Changed:

Created By: Kevin Sheehy

Corresponding Filing Tracking Number: AETNA CA SG ALIC 040112

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Filing Description:

California Small Group Standard Risk rates for effective dates 4/1/12-6/30/12. Rates include adjustments to effective date factors (trend) and plan factors. Average incremental change in rates for 2Q12 is 1.8% prior to benefit changes. These increases equate to an 8.0% annual increase before benefit changes and 5.0% after adjusting for benefit changes.

Market Type: Group

Group Market Size: Small

Overall Rate Impact: 1.8%

Deemer Date:

Submitted By: Kevin Sheehy

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Company and Contact

Filing Contact Information

Kevin Sheehy, Actuarial Manager SheehyK@aetna.com
151 Farmington Ave 860-704-0710 [Phone]
Hartford, CT 06156 860-704-0710 [FAX]

Filing Company Information

Aetna Life Insurance Company CoCode: 60054 State of Domicile: Connecticut
151 Farmington Avenue Group Code: 1 Company Type:
Hartford, CT 06156 Group Name: State ID Number:
(860) 273-7546 ext. [Phone] FEIN Number: 06-6033492

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aetna Life Insurance Company	\$0.00		

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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	2.500%
Effective Date of Last Rate Revision:	02/01/2012
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Aetna Life Insurance Company	Increase	1.800%	1.800%	\$5,599,561	36,169	\$311,086,728	21.400%	-21.900%
Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:								72,531
Policy Holders:								36,169

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Rate Review Details

COMPANY:

Company Name:	Aetna Life Insurance Company
HHS Issuer Id:	40733
Product Names:	Aetna Managed Choice (MC) Aetn Preferred Provider Organization (PPO)
Trend Factors:	The overall California Small Group medical/Rx trend factor for the products included in this filing is 12.2%.

FORMS:

New Policy Forms:	
Affected Forms:	
Other Affected Forms:	GR-29N, GR-9N

REQUESTED RATE CHANGE

INFORMATION:

Change Period:	Quarterly
Member Months:	1,105,436
Benefit Change:	Decrease
Percent Change Requested:	Min: -21.9 Max: 21.4 Avg: 5.0

PRIOR RATE:

Total Earned Premium:	323,122,829.00
Total Incurred Claims:	261,918,779.00
Annual \$:	Min: 148.47 Max: 1,517.42 Avg: 356.25

REQUESTED RATE:

Projected Earned Premium:	431,444,842.00
Projected Incurred Claims:	285,107,611.00

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Annual \$:	Min: 162.73 Max: 1,663.14 Avg: 390.46		

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Actuarial Memorandum	GR-29N	New		Signed_CA SG CDI Actuarial Memorandum for 2Q12 rates 1-23-12.pdf
	Actuarial Certification	GR-29N	New		Signed_2Q12 CA ALIC ActCertification.pdf
	Independent Actuarial Certification	GR-29N	New		AET 2Q12 SG PPO actuarial certification 012312.pdf
	Aetna Exec Salary	GR-29N	New		Aetna 2011 Proxy Statement pages 56-58.pdf
	Contractual Increases & Trend Drivers	GR-29N	New		Questions 17d and 18.pdf
	Supplemental Info for CDI Actuaries	GR-29N	New		CA 2Q12 ALIC Supplemental Information for CDI Actuaries.xls

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Risk Adj Factors Documentation	GR-29N	New	CA - NB Medical_UW_Rate_Up.pdf CA-Medical Rate Up documentation.pdf
MLR Detail Exhibit	GR-29N	New	2Q12 CA MLR Exhibit ALIC CY.xls
Pricing Model Exhibits	GR-29N	New	2Q12 ALIC West_rollup_trend Final (CDI).xls 2Q12 CA ALIC Pricing Exhibits.xls
Aetna SG Costs as %Medicare	GR-29N	New	Aetna cost as % Medicare_SG.pdf
Wrapping-Actuarial Justification	GR-29N	New	Actuarial Justification for Deduct Wrapping.pdf



Aetna Life Insurance Company
Actuarial Memorandum
Small Group Rates effective April 1, 2012

The intent of this filing is to inform the California Department of Insurance of the April 2012 changes to our rating factors.

Aetna standardly reviews its Small Group business rates on a quarterly basis. Business impacted by this rate filing is new business written from April 1 through June 30, 2012, as well as, existing business renewed in the 2nd quarter of 2012. The average rate increase for this second quarter filing is a 1.8% from the corresponding rates on file for March 2012. This results in an average annual increase of 8.0%; excluding the impact of plan design revisions implement with the 4/1/12 product refresh. The impact after adjusting for benefit revisions is 5.0%. The plans affected by this filing are:

Plan Name	Deduct (in/out)	Coins (in/out)	OOP (in/out)	Rx
CA MC \$250 90/70 \$20	\$250/\$250	90%/70%	\$3,250/\$6,250	\$15/\$25/\$40/30%
CA MC \$250 80/60 \$20	\$250/\$250	80%/60%	\$3,750/\$7,250	\$15/\$25/\$40/30%
CA MC \$500 80/60 \$35	\$500/\$500	80%/60%	\$4,500/\$8,500	\$15/\$25/\$40/30%
CA MC \$1,000 70/50 \$25	\$1,000/\$1,000	70%/50%	\$6,000/\$11,000	\$15/\$25/\$40/30%
CA MC \$750 80/50/50 \$25	\$750/\$750	80%/50%	\$5,750/\$10,750	\$15/\$25/\$40/30%
CA MC \$1,250 80/50/50 \$25	\$1,250/\$1,250	80%/50%	\$6,250/\$11,250	\$15/\$25/\$40/30%
CA MC \$2,000 80/50/50 \$25	\$2,000/\$2,000	80%/50%	\$7,000/\$12,000	\$20/\$40/\$70/30%
CA MC \$2,500 75/50 \$25	\$2,500/\$2,500	75%/50%	\$7,500/\$12,500	\$20/\$40/\$70/30%
CA MC \$3,500 65/50 \$35	\$3,500/\$3,500	65%/50%	\$8,500/\$13,500	\$20/\$40/\$70/30%
CA MC \$4,500 60/50 \$40 (new)	\$4,500/\$4,500	60%/50%	\$8,500/\$12,500	\$20/\$40/\$70/30%
CA MC \$7,500 75/50 \$30 (new)	\$7,500/\$7,500	75%/50%	\$10,000/unlimited	\$20/\$40/\$70/30%
CA MC \$2,250 60/50 \$60 (new)	\$2,250/\$2,250	60%/50%	\$7,250/\$12,250	\$20 Generic Only
CA MC \$3,750 50/50 \$70 (new)	\$3,750/\$3,750	50%/50%	\$8,750/\$13,750	\$20 Generic Only
CA MC \$10,000 100/50	\$10,000/\$10,000	100%/50%	\$10,000/unlimited	\$20/\$40/\$70/30%
CA MC HSA HDHP \$2,000 80/50	\$2,000/\$2,000	80%/50%	\$5,500/\$9,000	\$20/\$40/\$70/30%
CA MC HSA HDHP \$3,000 90/50	\$3,000/\$3,000	90%/50%	\$5,500/\$13,000	\$20/\$40/\$70/30%
CA MC HSA HDHP \$3,500 80/50	\$3,500/\$3,500	80%/50%	\$4,500/\$9,500	\$20/\$40/\$70/30%
CA MC HRA HDHP \$3,000 70/50	\$3,000/\$3,000	70%/50%	\$4,500/\$9,000	\$20/\$40/\$70/30%

* Copays are included in the out of pocket maximum for HSA plans only.

Changes to Benefit

This filing includes benefit modifications to most plans. We have added 4 full network new plans (see table above) and will no longer offer the HRA \$5000 80/50 plan.

Members who are currently in this plan will be converted to the HRA \$3000 70/50 plan upon their next renewal.

See "02-Changes to Benefits" tab in "CA 2Q12 ALIC Supplemental Information for CDI Actuaries.xls" for additional information regarding benefit changes.

Effective 4/1/12, Aetna has entered into an agreement with PrimeCare to offer 3 Open Access Managed Choice Plans (AOMC). PrimeCare is the largest network of independently-contracted physicians in the Inland Empire (San Bernadino and Riverside counties). The PrimeCare plans are priced 10% below their comparable full network plans. The reduced rate will only be offered to employers headquartered in Rating Area 5 which includes San Bernadino and Riverside counties.

Plan Name	Deduct (in/out)	Coins (in/out)	OOP (in/out)	Rx
CA Primecare Physicians MC \$1,000 70/50	\$1,000/\$1,000	70%/50%	\$6,000/\$11,000	\$15/\$25/\$40/30%
CA Primecare Physicians MC \$2,500 75/50	\$2,500/\$2,500	75%/50%	\$7,500/\$12,500	\$20/\$40/\$70/30%
CA Primecare Physicians MC HSA HDHP \$3,500 80/50	\$3,500/\$3,500	80%/50%	\$5,500/\$11,000	\$20/\$40/\$70/30%

The quarterly rate increase by benefit plan for members renewing in 2Q12 is:

Plan Name	2Q12
MC \$250 90/70	-0.3%
MC \$250 80/60	0.3%
MC \$500 80/60	-0.1%
MC \$1,000 70/50	1.5%
MC \$750 80/50/50	1.7%
MC \$1,250 80/50/50	-2.5%
MC \$2,000 80/50/50	-3.6%
MC \$2,500 75/50	2.5%
MC \$3,500 65/50	5.1%
MC \$4,500 60/50 (new)	0.0%
MC \$7,500 75/50 (new)	0.0%
MC \$2,250 60/50 (new)	0.0%
MC \$3,750 50/50 (new)	0.0%
MC \$10,000 100/50	-2.9%
MC HSA HDHP \$3,000 90/50	3.4%
MC HSA HDHP \$2,000 80/50	-6.5%
MC HSA HDHP \$3,500 80/50	5.6%
MC HRA HDHP \$3,000 70/50	-10.9%
MC HRA HDHP \$3,000 70/50	-1.2%
PPO \$750 80/60	-23.9%
Aetna Indemnity	0.0%

Rate Caps

Aetna does not utilize rate caps for Small Group customers.

Age Bands

Aetna utilizes the following age bands:

Under 30

30-39

40-49

50-54

55-59

60-64

65+ Medicare Primary

65+ Medicare Secondary

Family Category (Rating Tiers)

Aetna utilizes the following Family Categories:

Employee

Employee & Spouse/Domestic Partner

Employee & Child(ren)

Employee, Spouse/Domestic Partner & Child(ren)

Geographic Rating Areas

Aetna utilizes the following Geographic Rating Areas (network products are not available in all areas):

Rating Area	County/3 Digit Zip Code
1	San Diego
2	Orange
3	Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura
4	Los Angeles (zips 900, 902, 904, 916)
5	Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935)
6	Fresno, Kings, Madera, Merced, Tulare
7	El Dorado, Kern, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba
8	Alameda, Contra Costa, Marin, San Benito, San Francisco, Santa Clara (zips 950, 951), Sonoma
9	Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Imperial, Inyo, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Monterey, Napa, Nevada, Plumas, San Bernardino(zip 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Tehama, Trinity, Tuolumne

The incremental rate changes and range of rate increase by rating area for groups renewing in 2Q12 is:

2Q12 Cohorts (Change relative to March 2012 filed rates)

	Min	Max	Average
CARA01	-23.9%	6.9%	-1.2%
CARA02	-23.9%	6.4%	-0.3%
CARA03	-23.9%	6.4%	-0.6%
CARA04	-23.9%	6.4%	0.4%
CARA05	-23.9%	6.4%	-0.7%
CARA06	-23.9%	4.8%	-3.7%
CARA07	-23.9%	7.9%	0.3%
CARA08	-23.9%	7.0%	-7.3%
CARA09	-23.9%	9.1%	0.9%

Distribution of Rate Changes: Distribution of Annual Rate Change by rate band.

Rate Bands	Members	Groups
x<0%	8,565	553
0<=x<10	21,044	1,042
10<=x<20	5,251	537
20<=x<30	66	12
30<=x<40	0	0
40<=x<50	0	0
50<=x<60	0	0
60<=x<70	0	0
x>=70%	0	0
Total	34,926	2,144

Projected Trend

The projected average annual trend for all plans is: 12.2% *. The trend varies by geography and ranges from 11.6% to 13.75%.

* Note that average annual pricing trend and secular trend may differ due to differences in geographic weighting between our California small group business and our California group business.

Credibility: Aetna develops medical trend estimates based on fully insured California group PPO data for all sized groups combined. The Small Group data is included in these estimates. The overall group data used to develop trends is considered to be 100% credible.

Leveraging: Secular trend is 12.2%. The impact of leveraging is included in the secular trend component. Note that we are assuming this rate change will be effective 12 months after the last annual rate increase was intended to take effect. We assume risk / demographic changes will impact claims and premium equally; hence, this does not factor into the proposed rate change.

Risk/Demographic Change: Not applicable to how we do our pricing for Small Group. These estimates are typically performed at a national level and have not been reviewed in light of recent experience. We also do not calculate the impact of mix on utilization. Due to the challenges of thoroughly understanding mix and how it impacts medical costs, we have opted to rely on group experience and cost projections to develop trend assumptions which are then used to develop pricing for our small group business.

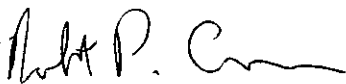
Unit Cost and Utilization: Unit cost projections are based on an analysis of provider contracts and represent estimates of the cost of inflation in provider rates. The impact of changes in the mix of services is implicitly reflected in the projected utilization trends. Utilization trends tend to be fairly volatile from year to year at the benefit category level. As such, we develop utilization trends with a focus on the resulting trend assumptions and the reasonableness of these aggregate assumptions in relation to recent trend experience at a national level. Projected utilization trends are intended to account for changes in mix of services but we are unable to split the projections into components that are more refined than total assumed utilization change by aggregate benefit category.

Intent to File

Aetna intends to file our next round of rate changes for effective dates beginning 7/1/12.

Certification

I, Robert Carver, am an actuary for Aetna Life Insurance Company. I meet the qualification standards of the American Academy of Actuaries for Health Plan rate filings. This actuarial memorandum has been prepared so as to be consistent with Actuarial Standard of Practice #8 per the Actuarial standards Board. I certify that to the best of my knowledge that this filing is in compliance with the applicable laws and regulations of the State of California.



Robert P Carver, F.S.A., M.A.A.A.
Senior Actuary
Aetna
January 23, 2012



Actuarial Certification
Aetna Life Insurance Company

I hereby certify that to the best of my knowledge and judgment this rate filing is in compliance with the applicable laws and regulations of the state of California. I also assert that the benefits are reasonable in relation to the premiums, and that the calculations were based on my best estimate of the future experience. I further attest that to the best of my knowledge the rates are not excessive, inadequate or unfairly discriminatory.

A handwritten signature in cursive script, appearing to read "Robert P. Carver", written over a horizontal line.

Name: Robert P. Carver, F.S.A., M.A.A.A.

Date: January 20, 2012

Telephone No. (925) 948-4851



Aetna Small Group PPO Medical 4/1/2012 Rate Filing Certification

Prepared for:
AETNA

Prepared by:
Milliman, Inc.

Susan E. Pantely
FSA, MAAA

Chankyu Lee

650 California Street
17th Floor
San Francisco, CA 94108 USA

Tel +1 415 403 1333
Fax +1 415 403 1334

milliman.com

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ACTUARIAL MEMORANDUM

AETNA LIFE INSURANCE COMPANY – SMALL GROUP PPO MEDICAL POLICY FILING

Qualifications

I, Susan E. Pantely, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This actuarial certification is prepared on behalf of Aetna Life Insurance Company (the “Company”) to comply with California Insurance Code section 10181.6 (b) (2).

I am affiliated with Milliman, Inc. (“Milliman”) an independent actuarial consulting firm that is not affiliated with, nor a subsidiary, nor in any way owned or controlled by a health plan, health insurer or a trade association of health plans or insurers.

Scope

As a consulting actuary with Milliman, I have written this actuarial memorandum at the request of the Company to discuss the rate filing for its Small Group PPO Medical policies. Aetna staff performed the majority of the analysis and I reviewed the work product. The proposed rates included in this filing will be effective for new and existing members enrolling or renewing on or after April 1, 2012. Rates are guaranteed for 12 months following the effective date for new business. Rates for renewals are generally revised only upon policy anniversary and are expected to be honored until the following anniversary date.

This statement of opinion complies with the Actuarial Standards of Practice 8 and 41, promulgated by the Actuarial Standards Board.

Reliance

I have relied upon information provided by Mr. Kevin Sheehy, Actuarial Manager II at the Company. While I reviewed the information for reasonableness, I did not audit the underlying data for correctness. **Appendix A** contains Statement Regarding Accuracy and Completeness of the Underlying Data Sources provided to me as part of my review, and forms a part of this opinion.

Testing Procedures

As part of my review, I followed the testing procedures outlined in **Appendix B**.

Opinion – Actuarially Sound in the Aggregate

In my opinion, the proposed premium rates are actuarially sound in the aggregate because the premium rates for business in California, including reinsurance recoveries, are adequate to provide for all expected health benefit costs, settlement costs, marketing and administrative expenses, and cost of required capital as provided by the Company.

Opinion – Reasonable Premium Rate Increases

In my opinion, the proposed premium rate increases are reasonable. I based my opinion of reasonable rate increase on the following factors below. The review of factors I considered was specifically required in Section A of the SB 1163:2 Guidance, titled “Unreasonable Rate Increases.” The order of discussion below follows the order of factors listed in Section A of the SB 1163:2 Guidance. The assumptions, data used and other relevant information used in the rating filing development are included in **Appendix C**.

Aetna refreshed their plan designs for products under this certification. The plan designs have been updated and rates were adjusted accordingly. Therefore, aggregate rate increases/decreases include rate increases due to cost and utilization trend as well as adjustments for plan design changes. We reference the rate increases both inclusive and exclusive of the product refresh below.

1. The projected medical loss ratio meets the federal medical loss ratio standard in the market segment.

Appendix C-1 contains the projected federal medical loss ratio for Aetna’s Small Group PPO Medical. The projected federal medical loss ratio is 86.7% for calendar year 2012 and 87.8% for calendar year 2013 based on the ratio of projected incurred claims divided by projected revenue. Projected incurred claims and projected revenue have been adjusted by allowable administrative expenses (added to incurred claims) and excludable taxes (subtracted from revenue). Since the projected medical loss ratio exceeds the federal medical loss ratio standard of 80%, I consider the projected loss ratio reasonable.

2. Assumptions on which the rate increase is based are supported by substantial evidence.

The development of proposed quarterly rate increase from the schedule of premium rates previously filed effective 1/1/2012 can be found in **Appendix C-2**. Revised rate levels are intended to achieve the proposed increase over the rate levels initially filed for February 1, 2012 – March 31, 2012 effective dates. A summary of anticipated claim cost trends by service category is shown as **Appendix C-3**. I have reviewed the methodology and assumptions used in developing the proposed premium rates and found the methodology and assumptions to follow generally accepted actuarial practice.

3. The choice of assumptions or combination of assumptions on which the rate increase is based is reasonable. I have reviewed the choice of assumptions in light of Aetna and industry experience and found the assumptions to be reasonable.

Projected average cost (price inflation) trends are based on expected changes in provider contracts. Aetna provided the aggregate projected average cost (price inflation) trend based on changes in their provider contracts. I consider Aetna’s projected average cost trends reasonable based on recent industry cost trends. The historical utilization trend for all benefit categories combined was 2.5% in 2008/2009 and -2.3% in 2009/2010. The projected utilization trends result in a 2.4% overall utilization trend, somewhat less than the overall historical trend in 2008/2009. I consider the projected utilization trend reasonable based on historical industry trends and Aetna’s recent experience. Although the 2009/2010 trend was negative, utilization trends have rarely continued declining for periods exceeding twelve months. Further, the Milliman Health Cost Guidelines project future utilization trends at or above the assumed 2.4% rate. Additional information on historical trends can be found in the Rate Filing Form, item 20.

4. **Appendix C-3** shows the historical utilization and average cost trend and the projected utilization and average cost trend.
5. The documentation provided to the CDI in connection with the filed rate increase is complete, adequate, and provide basis upon which the reasonableness of the rate may be determined by a qualified health actuary.

The data and documentation provided to the Department contains:

- This certification which contains overview of pricing methodology and experience data, pricing assumptions, methodology and development of proposed premium rate increase, PPACA MLR calculation, and rate increase range.

- Supporting documentation including:

“California Rate Filing Form” which contains comparison of claims cost and rate of changes over time (item 20) and trend by service category (items 18 and 19),

“California Rate Filing Worksheet”, which contains enrollment by plan, premium and incurred claims for base period, and proposed rate increases by plan.

“California Plan Language Spreadsheet” and

“California Plain-Language Rate Filing Description” which shows trend by utilization and average cost.

6. The proposed rates result in rates between insureds within similar risk categories that are permissible under applicable California law, and the premium differences correspond to differences in expected claims costs.

7. The changes that led to the requested rate increases are substantially justified by credible experience data.

The requested rate increases are based on experience which is credible with over 1,105,000 member months in the base period. **Appendix C-4** shows member months, incurred claims, and premiums for the time period 8/1/2010 – 7/31/2011.

8. The company's rate of return, evaluated on a return-on-equity basis, for the prior three years and anticipated rate of return for the following year

The rate of return for the entirety of the Aetna Life Insurance Company, on a statutory basis is as follows:

- 2008 27.2%
- 2009 20.5%
- 2010 26.4%

The anticipated return for 2011 is 30.8%.

The calculation of the rate of return is based on statutory net income divided by the average statutory capital and surplus.

The rate of return provided is for the entirety of the Aetna Life Insurance Company and is not indicative of the rate of return of the California Small Group PPO line of business for which this certification is rendered. The rate of return for the California Small Group PPO line of business is not available.

This information was not explicitly considered in the rate development process; therefore I could not offer an opinion on this.

9. The company's employee and executive compensation

The employee and executive compensation is part of the overall administrative expense assumed in the premium development. I did not review the compensation levels of the staff or executives and offer no opinion on the appropriateness of the compensation levels, as this is not my area of expertise.

10. The degree to which the rate increase exceeds the rate of medical cost inflation index

The proposed 8.0% annual premium rate increase, exclusive of the effect of a product refresh effective April 1, 2012, is greater than the medical care component of the CPI for 2010 of 3.4%.

While the proposed rate increase is larger than the medical costs index, material differences between the two measures provide an explanation as to the reasonability of the rate increase. The medical component of the CPI measure prices inflation at the retail level. That is, it measures the prices paid for a fixed market basket of medical goods and services. The medical CPI is a retrospective measure and does not account for expected future spending, which is the basis for premium rate setting.

The following are examples of factors included in the premium rate increase that are not included in the CPI measure:

- Increased per capita utilization of services
- Cost for new technologies
- Changes in provider practice patterns or the intensity of the service being provided
- Changes in enrollment mix
- Changes in state law governing health insurance
- Adverse selection
- Deductible leveraging effect
- Changes in provider mix and negotiated provider payment arrangement

11. The cumulative impact of the filed rate, combined with the previous increases, will not cause the rate to be unreasonable.

Exclusive of the effect of a product refresh effective April 1, 2012, the proposed rate increase is a 1.8% increase in April 1, 2012 from the rate levels effective February 1, 2012 – March 31, 2012. This produces an average annual rate increase of 8.0% for policies renewing between April 1, 2012 and July 31, 2012. After the April product refresh is taken into account, the proposed rate increase represents an average annual increase of 5.0%.

12. The company's surplus condition and dividend history

The following is Aetna Life Insurance's post-tax statutory net income, statutory capital and surplus, and RBC authorized control level according to the Annual Statement.

YEAR	NET INCOME	CAPITAL AND SURPLUS	RBC AUTHORIZED CONTROL LEVEL
(\$ Millions)			
2008	\$951.2	\$3,743.5	\$552.0
2009	882.6	4,858.2	651.5
2010	1,193.1	4,182.4	572.6
2011 Forecast	1,200.0	3,600.0	471.0

The following is the 2008 – 2010 dividend history for Aetna Life Insurance Company.

YEAR	DIVIDENDS TO STOCKHOLDERS
(\$ Millions)	
2008	\$675.4
2009	147.7
2010	1,891.5

This information was not explicitly considered in the rate development process; therefore I could not offer an opinion on this.

-
13. The rating factors applied are reasonable and result in a distribution of the proposed rate increase across risk categories that are reasonable and not overly burdensome on any particular individual or group.

I consider the rating factors applied reasonable and not overly burdensome on any particular individual or group as the range of increases is relatively narrow and evenly distributed among policyholders. The rating factors applied are reasonable and result in a distribution of the proposed rate increase across risk categories that are reasonable and not overly burdensome on any particular individual or group.

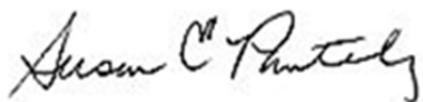
Inclusive of the effect of April product refresh, the 12-month renewal rate increase a policyholder could receive ranges from -21.9% to 21.4%. The average renewal rate increase is 5.0% for the April-June cohorts. Approximately 85% of members will receive renewal rate increases less than 10%, and approximately 15% of members will receive renewal rate increases greater than 10%.

14. The nature and amount of transactions between the company and any affiliates over the prior 3 years

Appendix C-5 shows the nature and amount of transactions between Aetna Life Insurance Company and affiliates from 2008 through 2010.

This information was not explicitly considered in the rate development process; therefore I could not offer an opinion on this.

Respectfully Submitted,



Susan E. Pantely
Member of the American Academy of Actuaries
January 23, 2012

APPENDIX A STATEMENT REGARDING ACCURACY AND COMPLETENESS OF THE UNDERLYING DATA SOURCES

Items Relied upon During Testing by Milliman

- Experience data summary for time periods 8/1/2010 – 7/31/2011
- Illustration of rating period medical loss ratio calculations (Appendix C-1)
- Spreadsheet showing the development of target premium rate increase effective 4/1/2012 (Appendix C-2)
- Conversations with Aetna staff regarding the methodology for developing target premium rate increase effective 4/1/2012
- Spreadsheet showing the development of claim cost trends (Appendix C-3)
- Presentation of the ROE determination
- Conversations with Aetna staff stating that control totals developed during the claims and membership compilation process were verified and compared to values in the G/L.

The sources identified above were relied upon by Milliman, Inc. in preparing this statement of actuarial opinion.

I, Kevin Sheehy, hereby affirm that the data sources identified above were prepared under my direction, and to the best of my knowledge are accurate and complete unless otherwise noted below.



APPENDIX B

DESCRIPTION OF TESTING PROCEDURES

Under my direction, we reviewed the premium rate development process performed by Aetna including:

1. Reviewed claims costs trend rates and development of anticipated unit cost and utilization increases.
2. Reviewed development of projected claims costs and comparison to revenue generated from application of current rates to current enrollment.
3. Reviewed proposed rate increase based on comparison of projected loss ratio to target loss ratio.
4. Reviewed Aetna recommended rate increases compared to arithmetically derived rate increases.

APPENDIX C-1 PROJECTED MEDICAL LOSS RATIO

The following exhibit shows the projected federal medical loss ratio for Small Group PPO medical policies.

COMPLIANCE WITH ACA 80% MINIMUM LOSS RATIO: 01/01/12-12/31/12

	PPACA	ACA Adjustments	ACA-Adjusted
Member Months	874,464		874,464
Claims	277,022,091	3,000,220	280,022,311
Premium	333,357,812	(10,267,421)	323,090,391
MLR	83.1%	Compliance Test:	86.7%
	Allowable Administrative Costs:	0.90%	
	Excludable Taxes:	3.08%	

COMPLIANCE WITH ACA 80% MINIMUM LOSS RATIO: 01/01/13-12/31/13

	PPACA	ACA Adjustments	ACA-Adjusted
Member Months	874,464		874,464
Claims	311,087,076	3,325,993	314,413,069
Premium	369,554,786	(11,382,287)	358,172,499
MLR	84.2%	Compliance Test:	87.8%
	Allowable Administrative Costs:	0.90%	
	Excludable Taxes:	3.08%	

APPENDIX C-2 DEVELOPMENT OF ANNUAL RATE INCREASE PERCENTAGE

The following exhibit shows the development of annual rate increase percentage included in the January 1, 2012 filing.

Experience Period	08/1/10 - 07/31/11	
Rating Period	04/01/12 - 3/31/13	<u>ALIC</u>
1	Member Months	1,105,436
2	Earned Premium	\$355,998,208
3	Experience Period Incurred Claims	\$303,915,042
4	Normalized Experience Period Claims	\$311,788,858
5	Normalized Experience Period Claims PMPM	\$282.05
6	Midpoint of Experience Period	01/19/11
7	Latest Month premium at 3/31/12 Rate Level	\$385.91
8	Annual Claims Trend	12.2%
9	Months of Trend between Midpoints	20
10	Midpoint of Rating Period	9/30/2012
11	Cumulative Trend	1.2122
12	Other Pricing Adjustments	0.954
13	Rating Period claims PMPM	\$326.04
14	Target Rating Period Loss Ratio	78.0%
15	Requested Premium PMPM	\$390.46
16	Rating Period Premium Change	1.012
17	Impact of post 2Q12 estimated rate changes	0.994
18	Requested Rate Change	1.018
19	Expected Rating Period Loss Ratio	83.5%

Notes for Rate Development Steps:

Step 3. Claims were paid through 10/31/11 and adjusted to reflect fully incurred claims estimates with IBNP completion factors.

Step 4. Actual paid claims were adjusted to reflect age/gender/area/benefit mix of October 2011 membership. The age/gender/area/benefit mix of the rating period membership is assumed to be identical to that of October 2011 membership.

Step 7. The premium amount is the average premium PMPM in the time period 10/1/11-10/31/11 adjusted by the impact of subsequent rate changes through 3/31/12.

Step 8. Annual claim trend reflects the impact of leveraging.

Step 12. Other pricing adjustments reflect in aggregate the adjustments to projected claims pmpm other than the application of annual claim trend and normalization of experience period claims. Other pricing adjustments include seasonality adjustment and product/rating area weight calibration, etc.

-
- Step 15.** The requested premium pmpm is the weighted average premium for all cohorts who renew in the rating period (4/1/2012 – 3/31/2013). The rating period premium was projected by increasing premium at renewal using assumed annual rate increases. For cohorts who renew in 4/1/2012 – 6/30/2012, the assumed annual rate increase includes the proposed quarterly rate increases of 1.8% on 4/1/2012 described in the rate filing. For cohorts who renew in 7/1/2012 – 3/31/2013, the assumed annual rate increase includes budgeted quarterly rate increases of 2.7% on 7/1/2012, 10/1/2012, and 1/1/2013.
- Step 16.** The rating period premium change is the ratio of requested premium pmpm (Step 15) to last month premium pmpm at 3/31/11 rate level (Step 7). The requested rate change is the quarterly premium rate change Aetna proposes to apply. In all benefit plan groups, the proposed quarterly rate increase is less than the rate increase needed to meet the target rating period loss ratio in Step 14.
- Step 17.** The impact of post 2Q12 rate change shows the impact of budgeted quarterly rate increases post 2Q12 that are higher than the quarterly rate increase for 2Q12.
- Step 18.** The requested rate change is the ratio of rating period premium change (Step 16) to the impact of post 2Q12 rate change (Step 17).

APPENDIX C-3

DEVELOPMENT OF CLAIM COST TRENDS

The following exhibit shows the historical and projected claim cost trends by benefit category. The table shows by benefit category the historical annual trend from 2008 to 2009 and from 2009 to 2010, along with the projected annual trend from 2010 to 2011.

Benefit Category	2009/2008 Trend			2010/2009 Trend			2011/2010 Trend		
	Utilization	Unit Cost	Total	Utilization	Unit Cost	Total	Utilization	Unit Cost	Total
Inpatient	3.8%	6.6%	10.6%	-1.8%	12.3%	10.3%	2.3%	12.0%	14.6%
Outpatient	4.8%	6.3%	11.4%	1.2%	1.0%	2.1%	3.1%	11.6%	15.0%
Physician	2.2%	0.8%	2.9%	-4.9%	4.2%	-0.9%	2.2%	7.9%	10.2%
Lab	3.4%	1.1%	4.5%	-3.6%	3.3%	-0.4%	2.1%	7.1%	9.3%
Radiology	2.2%	3.9%	6.2%	-4.1%	4.8%	0.6%	2.0%	7.2%	9.4%
Prescription Drugs	-0.6%	3.0%	2.4%	-1.4%	3.2%	1.7%	2.0%	9.3%	11.5%
Other (Home Health, Mental Health, Medical Rx)	2.7%	-0.4%	2.3%	-2.1%	8.2%	5.9%	2.9%	7.6%	10.7%
Total	2.5%	3.4%	6.1%	-2.3%	5.8%	3.3%	2.4%	9.6%	12.2%

Projected average cost (price inflation) trends are based on expected changes in provider contracts. Aetna provided the aggregate projected average cost (price inflation) trend based on changes in their provider contracts. I consider Aetna's projected average cost trends reasonable based on recent industry cost trends. The historical utilization trend for all benefit categories combined was 2.5% in 2008/2009 and -2.3% in 2009/2010. The projected utilization trends result in a 2.4% overall utilization trend, somewhat less than the overall historical trend in 2008/2009. I consider the projected utilization trend reasonable based on historical industry trends and Aetna's recent experience. Although the 2010/2009 trend was negative, utilization trends have rarely continued declining for periods exceeding twelve months. Additional information on historical trends can be found in the Rate Filing Form, item 20.

APPENDIX C-4 EXPERIENCE VOLUME

The following exhibit shows member months, incurred claims, and earned premium for the time period 8/1/2010 – 7/31/2011. The experience is shown by plan design. The exhibit excludes information regarding members who resided out of state or members with undefined product information.

Policy Form Number	Product Name	Open or closed?	Enrollment	Insured months in each policy form	Experience Period on Which Rates are Based	Total premium earned during the experience period on which the rates are based	Total dollar amount of claims incurred during the experience period on which the rates are based
GR-29N	MC \$250 90/70	Open	1,591	25,502	8/1/10-7/31/11	\$17,304,981	\$14,996,602
GR-29N	MC \$250 80/60	Open	2,500	36,506	8/1/10-7/31/11	\$21,920,340	\$17,536,606
GR-29N	MC \$500 80/60	Open	4,067	59,839	8/1/10-7/31/11	\$29,999,891	\$23,614,179
GR-29N	MC \$1,000 70/50	Open	5,286	64,571	8/1/10-7/31/11	\$24,202,806	\$20,678,889
GR-29N	MC \$750 80/50/50	Open	3,466	39,435	8/1/10-7/31/11	\$15,343,269	\$16,577,495
GR-29N	MC \$1,250 80/50/50	Open	7,641	143,959	8/1/10-7/31/11	\$49,327,538	\$43,528,073
GR-29N	MC \$2,000 80/50/50	Open	2,200	37,128	8/1/10-7/31/11	\$12,244,918	\$9,908,165
GR-29N	MC \$2,500 75/50	Open	7,776	78,000	8/1/10-7/31/11	\$22,628,502	\$19,915,425
GR-29N	MC \$3,500 65/50	Open	1,211	11,244	8/1/10-7/31/11	\$3,196,749	\$1,566,282
GR-29N	MC \$4,500 60/50	Open	0	0	8/1/10-7/31/11	\$0	\$0
GR-29N	MC \$7,500 75/50	Open	0	0	8/1/10-7/31/11	\$0	\$0
GR-29N	MC Value \$2,250 60/50	Open	0	0	8/1/10-7/31/11	\$0	\$0
GR-29N	MC Value \$3,750 50/50	Open	0	0	8/1/10-7/31/11	\$0	\$0
GR-29N	MC \$10,000 100/50	Open	11,522	148,596	8/1/10-7/31/11	\$29,102,681	\$26,452,334
GR-29N	MC HSA HDHP \$3,000 90/50	Open	836	16,607	8/1/10-7/31/11	\$5,691,502	\$5,227,163
GR-29N	MC HSA HDHP \$2,000 80/50	Open	6,116	66,114	8/1/10-7/31/11	\$17,783,717	\$14,575,786
GR-29N	MC HSA HDHP \$3,500 80/50	Open	7,619	118,301	8/1/10-7/31/11	\$30,957,236	\$27,304,419
GR-29N	MC HRA HDHP \$3,000 70/50	Open	7,508	153,849	8/1/10-7/31/11	\$39,741,622	\$34,187,336
GR-29N	PPO \$750 80/60	Open	153	2,224	8/1/10-7/31/11	\$2,505,651	\$1,530,847
GR-29N	Aetna Indemnity	Open	0	0	8/1/10-7/31/11	\$0	\$0
Total			69,492	1,001,875		\$321,951,402	\$277,599,601

APPENDIX C-5
AFFILIATE TRANSACTIONS

AETNA LIFE INSURANCE COMPANY
YEARS ENDED DECEMBER 31, 2007 TO DECEMBER 31, 2009

The nature and amount of transactions between the insurer and its affiliates for years 2007-2009 are set forth below.

I. Financial and Solvency Requirements Documentation for Part D standalone Medicare prescription drug (PDP) Contracts:

- H. 1-4. The numbered items below are transactions between Aetna Life Insurance Company (the "Company", also the Part D sponsor with a PDP contract with the Centers for Medicare and Medicaid Services (CMS)) and parties in interest (i.e., entities sharing a common parent with the Company) during the iscal year. These transactions are reported by the Company on its statutory financial statement filed with its domiciliary insurance regulator and include transactions that do not fall under the definition of "significant business transaction" in accordance with 42 C.F.R. Section 423.501 of the Medicare Advantage regulation. The Company chooses to disclose all transactions with parties in interest in order to be consistent with its statutory filings with its domiciliary regulator. The costs incurred relating to the transactions between the Company and the parties in interest are all recorded at cost or at fair market value. The Company believes these costs do not exceed the costs that would be incurred if these transactions were with someone who is not a party in interest.

Year ended December 31, 2007:

1. Effective October 16, 1978, the Company entered into a service agreement with Aetna Life & Casualty (Bermuda) Ltd., which provides that the Company will perform services and administrative duties under Aetna Life & Casualty (Bermuda) Ltd., Group Insurance and Pension Contracts. The agreement and an Amendment to Service Agreement dated as of June 20, 2002, with an effective date as of August 1, 1978, were approved by letter dated May 10, 2002 from the Connecticut Insurance Department. Under this agreement, the expenses incurred were \$9,686,432 and \$4,495,062 for the years 2007 and 2006, respectively.
2. Effective October 7, 2005, the Company entered into an Amended and Restated Administrative Services Agreement (the "A&R Agreement") with AHM, which replaces the Administrative Services Agreement (the "ASA") entered into between the Company and AHM dated as of January 1, 2004. The ASA replaced the Utilization and Network Management Services Agreement and any other agreements to which the Company and AHM were the only parties. The A&R Agreement was approved by the Connecticut Insurance Department on October 7, 2005. Under the A&R Agreement, as under the ASA, AHM will provide the Company with administrative services and resources (including pharmacy rebate management services) and the Company will in return also provide AHM with administrative services and resources (including patient management and quality management services). For the years 2007 and 2006, net cost reimbursements from the Company to AHM under the A&R Agreement were \$118,003,780 and \$113,176,748, respectively. For the pharmacy rebate services, the Company is obligated to pay AHM a fee equivalent to a percentage of the rebates that the Company earns. The Company was charged \$34,567,182 and \$28,797,106 for these pharmacy rebate services for 2007 and 2006, respectively, under the A&R Agreement.
3. Aetna Health of California Inc. provides administrative and other services to the Company, and payments for these services were \$20,726,197 and \$17,266,246 for the years 2007 and 2006, respectively.
4. Shareholder Agreement and Consent between the Company and Aetna dated November 1, 2000. The agreement provides that the Company and Aetna agree on a procedure and method for declaration, determination of amount and payment of distributions, including dividends by the Company to Aetna. The agreement was approved by letter dated September 18, 2001 from the Connecticut Insurance Department.
5. Effective December 1, 2001, the Company entered into a subleasing arrangement whereby the Company subleases to its affiliate, Aetna Health Inc. (CT) ("AHICT"), and AHICT subleases to its affiliate, AHM, certain electronic data processing equipment located in Connecticut that is leased from IBM Credit LLC. This agreement was approved November 27, 2001 by the Connecticut Insurance Department. In 2007, the terms of the agreement were extended through November 30, 2008 and notification of such extension was provided to the Connecticut Insurance Department. In addition, effective December 1, 2004, the Company entered into a subleasing arrangement whereby the Company subleases to AHICT, and AHICT subleases to AHM, certain electronic data processing equipment located in Connecticut that is leased from Hewlett Packard Financial Services Company. This agreement was approved February 7, 2005 by the Connecticut Insurance Department. In 2007, the terms of the agreement were extended through November 30, 2008 and notification of such extension was provided to the Connecticut Insurance Department. Payments for these subleases in 2007 and 2006 were \$44,885,759 and \$32,531,426, respectively, from AHM to AHICT and these same amounts were paid from AHICT to the Company.
6. On May 1, 2003, the Company entered into a Foreign Currency Hedging Agreement with Aetna, pursuant to which Aetna will be authorized to enter into foreign exchange arrangements or agreements on behalf of the Company. This agreement was approved by the Connecticut Insurance Department on August 11, 2003. Under this agreement, the Company received payments of \$398,700 and \$1,091,741 from Aetna for the years 2007 and 2006, respectively, in gains resulting from Aetna executing foreign currency arrangements on the Company's behalf.
7. Effective February 1, 2003, the Company and Aetna RX Home Delivery, LLC ("Pharmacy") entered into a mail order pharmacy national agreement in which Pharmacy contracted with the Company to provide pharmaceutical services on behalf of the Company and its affiliates. This agreement was approved by the Connecticut Insurance Department on March 14, 2003. Under this agreement, the Company pays Pharmacy for covered services rendered to members in accordance with a compensation schedule. Under this agreement, the Company paid Pharmacy \$212,799,785 and \$183,941,729 for the years 2007 and 2006, respectively, with respect to the Company's fully-insured members.
8. Effective January 1, 2004, the Company entered into an Amended and Restated Agency, Management and Delegated Claims Agreement (the "Amended Agreement") with the Chickering Benefit Planning Insurance Agency, Inc., a Massachusetts corporation ("CBPAI") and Chickering Claims Administrators, Inc., a Massachusetts corporation ("CCAI"), both affiliates of the Company. The Amended Agreement replaces a similar agreement which was entered into prior to CBPAI and CCAI becoming wholly-owned subsidiaries of Aetna. Under the Amended Agreement, CBPAI and CCAI will provide the Company with certain administrative services related to student health business underwritten and issued and/or administered by the Company or by companies owned by or affiliated with the Company, including accounting and processing of premiums and claims administration. The Company pays each of CBPAI and CCAI an Annual Delegation Fee for such services pursuant to the Amended Agreement. The Amended Agreement was approved by the Connecticut Insurance Department on November 12, 2004. For 2007 and 2006, the Company was charged \$19,211,840 and \$17,815,874 respectively, for services provided by CBPAI and \$22,344,202 and \$20,720,633, respectively, for services provided by CCAI under the Amended Agreement.
9. Effective January 1, 2004, the Company and Aetna Insurance Company of Connecticut ("AICC") entered into an Expense Allocation Agreement (the "Expense Agreement") to allocate costs relating to their stop loss insurance business between them in proportion to the premiums each entity derives from that business. This Expense Agreement was approved by the Connecticut Insurance Department on November 9, 2004. Under this Expense Agreement in 2007 and 2006, \$78,612 and \$21,945, respectively, of stop loss insurance costs were allocated to AICC from the Company.
10. Effective July 1, 2004, the Company and Aetna Behavioral Health, LLC ("ABH") entered into an Administrative Services Agreement whereby ABH will provide the Company with certain administrative services including accounting and processing of premiums and claims for the employee assistance program product sold by the Company in the State of California. The Agreement obligates the Company to pay ABH a fee for such services as well as interest on outstanding administrative service balances. This Agreement was approved by the Connecticut Insurance Department on January 14, 2005. For 2007, the Company was not charged any fees from ABH under this agreement as no services were rendered. For 2006, the Company incurred \$19,085 in expenses pursuant to this agreement.
11. Effective December 1, 2004, the Company entered into an agreement with Aetna Capital Management, LLC ("ACM") whereby the Company will pay ACM a fee in connection with investment advisory services that ACM will provide in connection with investments by the Company in Aetna Partners Diversified Fund, LLC. The intercompany agreement was approved by the Connecticut Insurance Department by letter dated November 23, 2004. The Company incurred \$1,831,998 and \$1,874,041 for the years 2007 and 2006, respectively, pursuant to this

AETNA LIFE INSURANCE COMPANY
YEARS ENDED DECEMBER 31, 2007 TO DECEMBER 31, 2009

agreement.

12. Effective January 1, 2005, the Company entered into a Personnel Services and Expense Reimbursement Agreement (the "Personnel Services Agreement") with Aetna Health Insurance Company of New York ("AHIC-NY"). Under this Personnel Services Agreement, the Company will provide AHIC-NY with the personnel necessary to perform administrative services, including accounting, payment of claims, quality assessment and pharmacy benefit management services, related to AHIC-NY's commercial, Medicaid, Medicare and self-insured members. The Personnel Services Agreement obligates AHIC-NY to pay to the Company the Company's cost of providing such services as well as interest on outstanding administrative service balances. This Personnel Services Agreement was approved by the Connecticut Insurance Department on May 26, 2005 and the New York Insurance Department on April 5, 2005. For 2007 and 2006, the Company charged AHIC-NY \$1,089,201 and \$1,219,257, respectively, under the Personnel Services Agreement.
13. Effective January 1, 2005, the Company entered into an Amended and Restated Administrative Services Agreement (the "Amended Agreement") with Aetna Dental Inc., a New Jersey corporation ("ADI-NJ"). Under this Amended Agreement, the Company provides ADI-NJ with certain administrative services including accounting, cash management and processing of claims. The Amended Agreement obligates ADI-NJ to pay the Company a fee for such services as well as interest on outstanding administrative service balances. This Amended Agreement was approved by the Connecticut Insurance Department on May 26, 2005. For 2007 and 2006, the Company's revenue for providing these services to ADI-NJ was \$2,290,459 and \$2,586,285, respectively. The 2007 amount includes a \$13,247 payment paid to the Company by ADI-NJ in 2007 related to the true up of the prior calendar year administrative service fee. The 2007 amount also includes an accrual of \$11,630 of offsetting expense related to the true up of the current calendar year administrative service fee. The 2006 amount includes a \$413,798 payment paid to the Company by ADI-NJ in 2006 related to the true up of the prior calendar year administrative service fee. Interest earned on amounts due from ADI-NJ related to the Amended Agreement was \$26,223 and \$39,685 in 2007 and 2006, respectively.
14. Effective January 6, 2005, the Company and Strategic Resource Company ("SRC") entered into two Administrative Services Agreements (the "SRC Agreements"), of which one was amended and restated effective January 1, 2006 to change language relative to SRC acting as a third party administrator in certain states. Under the SRC Agreements, SRC will provide the Company with certain administrative services and resources relating to the administration of certain insurance policies issued by Continental Assurance Company ("CAC") and Continental Casualty Company ("CCC") and coinsured 100% by the Company and for certain insurance policies issued directly by the Company. The SRC Agreements obligate the Company to pay SRC a fee for such services. Both of the original SRC Agreements were approved by the Connecticut Insurance Department on February 7, 2005. The amended and restated agreement effective January 1, 2006 was approved by the Connecticut Insurance Department on May 30, 2006. For 2007 and 2006, the Company incurred \$81,545,146 and \$51,855,238, respectively, in expenses pursuant to the SRC Agreements.
15. Effective January 1, 2005, the Company entered into an Administrative Services Agreement (the "Dental Agreement") with Aetna Dental Inc., a Texas corporation ("ADI-TX"). Under this Dental Agreement, the Company provides ADI-TX with certain administrative services including accounting, cash management and processing of claims for service areas other than North Carolina. The Dental Agreement obligates ADI-TX to pay the Company a fee for such services as well as interest on outstanding administrative service balances. This Dental Agreement was approved by the Connecticut Insurance Department on July 15, 2005. For 2007 and 2006, the Company's revenue for providing these services to ADI-TX was \$9,052,330 and \$8,133,261, respectively. The 2007 amount includes a \$348,920 payment paid to the Company by ADI-TX in 2007 related to the true up of the prior calendar year administrative service fee. The 2007 amount also includes an accrual of \$269,873 of offsetting expense related to the true up of the current calendar year administrative service fee. The 2006 amount includes a \$129,579 payment paid by the Company to ADI-TX in 2006 related to the true up of the prior calendar year administrative service fee. Interest earned on amounts due from ADI-TX related to the Dental Agreement was \$43,397 and \$47,206 in 2007 and 2006, respectively.
16. Effective January 1, 2005, the Company and Aetna entered into an Expense Allocation Agreement (the "Expense Agreement") under which Aetna will allocate expenses to the Company for employee benefit plans in proportion to the members covered by the Company under health benefit plans. This Expense Agreement was approved by the Connecticut Insurance Department on November 3, 2005. For 2007, the Company incurred \$41,923,377 in income pursuant to the Expense Agreement. For 2006, the Company incurred \$75,802,455 in expenses pursuant to the Expense Agreement. See Note 12 for details by plan.
17. Effective January 1, 2005, the Company entered into an Administrative Services Agreement (the "Agreement") with Aetna Health of the Carolinas Inc., a North Carolina company ("AHCI"), which replaces the Amended and Restated Administrative Services Agreement entered into between the Company and AHCI dated as of January 1, 2003. Under the Agreement, the Company will provide AHCI with administrative services, including accounting, payment of claims, quality assessment services and payment of agents' fees and commissions, related to AHCI's commercial, Medicare and self-insured members. The Agreement obligates AHCI to pay to the Company a fee for providing such services as well as interest on outstanding administrative service balances. This Agreement was approved by the Connecticut Insurance Department on July 27, 2005. For 2007 and 2006, the Company's revenue for providing the administrative services on behalf of AHCI under the Agreement was \$6,347,097 and \$5,173,175, respectively. The 2007 amount includes a \$1,237,674 payment paid to the Company by AHCI in 2007 related to the true up of the prior calendar year administrative service fee. The 2007 amount also includes an accrual of \$457,231 of offsetting expense related to the true up of the current calendar year administrative service fee. Interest earned on amounts due from AHCI related to the Agreement was \$30,548 and \$21,332 in 2007 and 2006, respectively.
18. Effective January 1, 2005, the Company, AHM and AHCI entered into a subcontract under which certain of the services and resources to be provided by the Company to AHCI under the Agreement will be subcontracted and provided by AHM. Under the subcontract, AHM's services and resources provided to the Company include certain accounting functions, payment of agents' fees and commissions and certain out of pocket corporate maintenance expenses. The subcontract obligates the Company to pay AHM for the services actually performed at AHM's cost of providing such services as well as interest on outstanding administrative service balances. This subcontract was approved by the Connecticut Insurance Department on July 27, 2005. For 2007 and 2006, the Company paid AHM \$7,016 for both years.
19. Effective January 1, 2006, the Company entered into an agreement with ACM whereby the Company will pay ACM a fee in connection with investment advisory services that ACM will provide in connection with investments by the Company in Aetna Partners Diversified Fund (Cayman), Limited. A Form D Prior Notice of Transaction dated September 14, 2005 was filed with the Connecticut Insurance Department for this agreement. By letter dated October 11, 2005 the Connecticut Insurance Department determined the transaction to be in the ordinary course of business, therefore no approval is necessary. For 2007 and 2006, the Company incurred \$366,115 and \$351,054, respectively, in expenses pursuant to this agreement.
20. Effective January 1, 2006, the Company entered into an Administrative Services Agreement (the "North Carolina Dental Agreement") with ADI-TX. Under the North Carolina Dental Agreement, the Company provides ADI-TX with certain administrative services including accounting, cash management and processing of claims for the North Carolina service area. The North Carolina Dental Agreement obligates ADI-TX to pay the Company a fee for such services as well as interest on outstanding administrative service balances. This North Carolina Dental Agreement was approved by the Connecticut Insurance Department on November 17, 2005. For 2007 and 2006, the Company's revenue for providing these services to ADI-TX was \$728,000 and \$854,379, respectively. The 2007 amount includes a \$34,084 payment paid to the Company by ADI-TX in 2007 related to the true up of the prior calendar year administrative service fee. The 2007 amount also includes an accrual of \$21,517 of offsetting expense related to the true up of the current calendar year administrative service fee. Interest earned on amounts due from ADI-TX related to the North Carolina Dental Agreement was \$3,482 and \$3,806 in 2007 and 2006, respectively.
21. Effective January 1, 2006, the Company entered into a Personnel Services and Expense Reimbursement Agreement (the "New York Personnel Services Agreement") with Aetna Health Inc., a New York corporation ("AHI-NY"). Under this New York Personnel Services Agreement, the Company will provide AHI-NY with the personnel necessary to perform administrative services, including accounting, payment of claims, quality assessment and pharmacy benefit management services, related to AHI-NY's commercial, Medicaid, Medicare and self-insured members. The New York Personnel Services Agreement obligates AHI-NY to pay to the Company the Company's cost of providing such services as well as interest on outstanding administrative service balances. This New York Personnel Services Agreement was approved by the Connecticut Insurance Department on July 28, 2006 and the New York Insurance Department on June 28, 2006. For 2007 and 2006, the Company charged AHI-NY \$45,917,084 and \$54,370,957, respectively, under the New York Personnel Services

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Agreement.

22. Effective November 18, 2005, the Company entered into a subleasing arrangement whereby the Company subleases to its affiliate, CCAI, certain field office space located in Bedford, New Hampshire. In addition, effective August 1, 2006, the Company entered into a subleasing arrangement whereby the Company subleases to its affiliate, CCAI, certain field office space located in San Diego, California. The Company notified the Connecticut Insurance Department prior to entering into these subleasing arrangements. For 2007 and 2006, CCAI paid the Company \$305,798 and \$239,112, respectively, for these subleases.
23. Effective January 1, 2006, the Company and Aetna Behavioral Health of Delaware, LLC ("ABHD") entered into an Administrative Services Agreement (the "Delaware Agreement") under which the Company will provide ABHD with administrative services and resources (including cash management services). Under the Delaware Agreement, the Company may assess ABHD fees for such services as well as interest on outstanding administrative service balances. For 2007 and 2006, ABHD was not assessed any fees from the Company under the Delaware Agreement as no services were rendered. Under the Delaware Agreement, ABHD will provide the Company with administrative services and resources (including quality assessment, utilization review, disease management, patient management and case management services). Under the Delaware Agreement, the Company pays ABHD fees for these administrative services and resources as well as interest on outstanding administrative service balances. For 2007 and 2006, the Company was not charged any fees from ABHD under the Delaware Agreement as no services were rendered. The Delaware Agreement was approved by the Connecticut Insurance Department on October 17, 2006.
24. Effective January 1, 2006, the Company and ABH entered into an Administrative Services Agreement (the "Behavioral Health Agreement") whereby the Company will provide ABH with certain administrative services including accounting, cash management and processing of claims for the employee assistance services style products sold by ABH. Under the Behavioral Health Agreement, the Company may assess ABH the Company's cost of providing such services as well as interest on outstanding administrative service balances. This Agreement was approved by the Connecticut Insurance Department on December 28, 2006. For 2007 and 2006, the Company assessed ABH \$6,473,172 and \$4,880,798, respectively, under the Behavioral Health Agreement.
25. Effective April 1, 2006, the Company entered into four Administrative Services Agreements with SRC (the "SRC Service Agreements") whereby SRC will provide administrative services on the Company's behalf related to service contracts assigned to the Company related to Broadspire Disability, which was acquired on March 31, 2006 (see Note 3). The SRC Service Agreements obligate the Company to pay SRC for the services actually performed at SRC's cost of providing such services. The SRC Service Agreements were approved by the Connecticut Insurance Department on December 28, 2006. For 2007 and 2006, the Company incurred \$2,999,521 and \$5,098,120, respectively, in expenses under the SRC Service Agreements.

Effective April 1, 2006, AHA and SRC entered into a Personnel Services and Expense Reimbursement Agreement (the "SRC Expense Reimbursement Agreement") whereby AHA provides personnel services to SRC to assist SRC in the provision of the administrative services provided to the Company under the SRC Service Agreements. The SRC Expense Reimbursement Agreement obligates SRC to pay AHA for the services actually provided at AHA's cost of providing such services. Effective July 1, 2007, as a result of the personnel merger of AHA with and into the Company (see Note 3), the Company assumed AHA's responsibilities under the SRC Expense Reimbursement Agreement and became the provider of personnel services to SRC to assist SRC in the provision of the administrative services provided under the SRC Service Agreements. The merger of AHA with and into the Company was approved by the Connecticut Insurance Department on June 18, 2007. For 2007, the Company charged SRC \$1,499,761 under the SRC Expense Reimbursement Agreement.

26. Effective January 1, 2007, the Company entered into a Personnel Services and Expense Reimbursement Agreement (the "Specialty Pharmacy Personnel Services Agreement") with Aetna Specialty Pharmacy, LLC ("ASRX"). Under this Specialty Pharmacy Personnel Services Agreement, ASRX will make available to the Company the services of certain personnel. The Specialty Pharmacy Personnel Services Agreement obligates the Company to pay to ASRX fees equal to ASRX's cost of providing such services as well as interest on outstanding fee balances. The Specialty Pharmacy Personnel Services Agreement was entered into in the ordinary course of business and did not require approval by the Connecticut Insurance Department. For 2007, the Company paid ASRX \$34,340,454 under the Specialty Pharmacy Personnel Services Agreement.
27. Effective December 1, 2007, the Company entered into an Administrative Services and Solicitation Agreement (the "California Dental Agreement") with Aetna Dental of California Inc. ("ADI-CA"). Under the California Dental Agreement, the Company provides ADI-CA with certain administrative and management services (collectively, the "Administrative Services") including accounting, cash management and ministerial services related to the administration of claims payment. In addition, the Company also provides solicitation services including marketing, account management of all third party brokers and providers and certain contract maintenance and management services. The California Dental Agreement obligates ADI-CA to pay the Company a fee for the Administrative Services as well as interest on outstanding administrative service balances. The California Dental Agreement was approved by the Connecticut Insurance Department on November 19, 2007. For 2007, the Company's revenue for providing these services to ADI-CA was \$639,823. For 2007, there was no interest earned on amounts due from ADI-CA related to the California Dental Agreement.

Year ended December 31, 2008:

1. Effective October 16, 1978, the Company entered into a service agreement with Aetna Life & Casualty (Bermuda) Ltd., which provides that the Company will perform services and administrative duties under Aetna Life & Casualty (Bermuda) Ltd., Group Insurance and Pension Contracts. The agreement and an Amendment to Service Agreement dated as of June 20, 2002, with an effective date as of August 1, 1978, were approved by letter dated May 10, 2002 from the Connecticut Insurance Department. A Third Amendment to Service Agreement, with an effective date of June 1, 2008, was approved by the Connecticut Insurance Department on June 17, 2008. Under this agreement, the expenses incurred were \$10,490,694 and \$3,689,396 for the years 2008 and 2007, respectively.
2. Effective October 7, 2005, the Company entered into an Amended and Restated Administrative Services Agreement (the "A&R Agreement") with AHM, which replaces the Administrative Services Agreement (the "ASA") entered into between the Company and AHM dated as of January 1, 2004. The ASA replaced the Utilization and Network Management Services Agreement and any other agreements to which the Company and AHM were the only parties. The A&R Agreement was approved by the Connecticut Insurance Department on October 7, 2005. Effective August 1, 2008, the A&R Agreement was amended and the amendment was approved by the Connecticut Insurance Department on August 13, 2008. Under the A&R Agreement, as under the ASA, AHM will provide the Company with administrative services and resources (including pharmacy rebate management services) and the Company will in return also provide AHM with administrative services and resources (including patient management and quality management services). For the years 2008 and 2007, net cost reimbursements from the Company to AHM under the A&R Agreement were \$126,628,422 and \$118,003,780, respectively. For the pharmacy rebate services, the Company is obligated to pay AHM a fee equivalent to a percentage of the rebates that the Company earns. The Company was charged \$41,303,722 and \$34,567,182 for these pharmacy rebate services for 2008 and 2007, respectively, under the A&R Agreement.
3. Aetna Health of California Inc. provides administrative and other services to the Company, and payments for these services were \$23,256,573 and \$20,726,197 for the years 2008 and 2007, respectively.
4. Shareholder Agreement and Consent between the Company and Aetna dated November 1, 2000. The agreement provides that the Company and Aetna agree on a procedure and method for declaration, determination of amount and payment of distributions, including dividends by the Company to Aetna. The agreement was approved by letter dated September 18, 2001 from the Connecticut Insurance Department.
5. Effective December 1, 2001, the Company entered into a subleasing arrangement whereby the Company subleases to its affiliate, Aetna Health Inc. (CT) ("AHICT"), and AHICT subleases to its affiliate, AHM, certain electronic data processing equipment located in Connecticut that is leased from IBM Credit LLC. This agreement was approved November 27, 2001 by the Connecticut Insurance Department. In 2008, the terms of the agreement were extended through November 30, 2009 and notification of such extension was provided to the Connecticut Insurance Department. In addition, effective December 1, 2004, the Company entered into a subleasing arrangement whereby the Company subleases to AHICT, and AHICT subleases to AHM, certain electronic data processing equipment located in Connecticut that is leased from

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Hewlett Packard Financial Services Company. This agreement was approved February 7, 2005 by the Connecticut Insurance Department. In 2008, the terms of the agreement were extended through November 30, 2009 and notification of such extension was provided to the Connecticut Insurance Department. Payments for these subleases in 2008 and 2007 were \$43,334,861 and \$44,885,759, respectively, from AHM to AHICT and these same amounts were paid from AHICT to the Company.

6. On May 1, 2003, the Company entered into a Foreign Currency Hedging Agreement with Aetna, pursuant to which Aetna will be authorized to enter into foreign exchange arrangements or agreements on behalf of the Company. This agreement was approved by the Connecticut Insurance Department on August 11, 2003. Effective January 1, 2008, an amendment to the agreement was made and notification was provided to the Connecticut Insurance Department. Under this agreement, the Company received payments of \$611,845 and \$398,700 from Aetna for the years 2008 and 2007, respectively, in gains resulting from Aetna executing foreign currency arrangements on the Company's behalf.
7. Effective February 1, 2003, the Company and Aetna RX Home Delivery, LLC ("Pharmacy") entered into a mail order pharmacy national agreement in which Pharmacy contracted with the Company to provide pharmaceutical services on behalf of the Company and its affiliates. This agreement was approved by the Connecticut Insurance Department on March 14, 2003. Under this agreement, the Company pays Pharmacy for covered services rendered to members in accordance with a compensation schedule. Under this agreement, the Company paid Pharmacy \$240,011,916 and \$212,799,785 for the years 2008 and 2007, respectively, with respect to the Company's fully-insured members.
8. Effective January 1, 2004, the Company entered into an Amended and Restated Agency, Management and Delegated Claims Agreement (the "Amended Agreement") with the Chickering Benefit Planning Insurance Agency, Inc., a Massachusetts corporation ("CBPAI") and Chickering Claims Administrators, Inc., a Massachusetts corporation ("CCAI"), both affiliates of the Company. The Amended Agreement replaces a similar agreement which was entered into prior to CBPAI and CCAI becoming wholly-owned subsidiaries of Aetna. Under the Amended Agreement, CBPAI and CCAI will provide the Company with certain administrative services related to student health business underwritten and issued and/or administered by the Company or by companies owned by or affiliated with the Company, including accounting and processing of premiums and claims administration. The Company pays each of CBPAI and CCAI an Annual Delegation Fee for such services pursuant to the Amended Agreement. The Amended Agreement was approved by the Connecticut Insurance Department on November 12, 2004. For 2008 and 2007, the Company was charged \$21,566,796 and \$19,211,840 respectively, for services provided by CBPAI and \$25,083,121 and \$22,344,202, respectively, for services provided by CCAI under the Amended Agreement.
9. Effective January 1, 2004, the Company and Aetna Insurance Company of Connecticut ("AICC") entered into an Expense Allocation Agreement (the "Expense Agreement") to allocate costs relating to their stop loss insurance business between them in proportion to the premiums each entity derives from that business. This Expense Agreement was approved by the Connecticut Insurance Department on November 9, 2004. Under this Expense Agreement in 2008 and 2007, \$6,626 and \$78,612, respectively, of stop loss insurance costs were allocated to AICC from the Company.
10. Effective December 1, 2004, the Company entered into an agreement with Aetna Capital Management, LLC ("ACM") whereby the Company will pay ACM a fee in connection with investment advisory services that ACM will provide in connection with investments by the Company in Aetna Partners Diversified Fund, LLC. The intercompany agreement was approved by the Connecticut Insurance Department by letter dated November 23, 2004. The Company incurred \$1,716,997 and \$1,831,998 for the years 2008 and 2007, respectively, pursuant to this agreement.
11. Effective January 1, 2005, the Company entered into a Personnel Services and Expense Reimbursement Agreement (the "Personnel Services Agreement") with Aetna Health Insurance Company of New York ("AHIC-NY"). Under this Personnel Services Agreement, the Company will provide AHIC-NY with the personnel necessary to perform administrative services, including accounting, payment of claims, quality assessment and pharmacy benefit management services, related to AHIC-NY's commercial, Medicaid, Medicare and self-insured members. The Personnel Services Agreement obligates AHIC-NY to pay to the Company the Company's cost of providing such services as well as interest on outstanding administrative service balances. This Personnel Services Agreement was approved by the Connecticut Insurance Department on May 26, 2005 and the New York Insurance Department on April 5, 2005. For 2008 and 2007, the Company charged AHIC-NY \$605,118 and \$1,089,201, respectively, under the Personnel Services Agreement.
12. Effective January 1, 2005, the Company entered into an Amended and Restated Administrative Services Agreement (the "Amended Agreement") with Aetna Dental Inc., a New Jersey corporation ("ADI-NJ"). Under this Amended Agreement, the Company provides ADI-NJ with certain administrative services including accounting, cash management and processing of claims. The Amended Agreement obligates ADI-NJ to pay the Company a fee for such services, subject to an annual true-up mechanism as defined in the amended agreement, as well as interest on outstanding administrative service balances. This Amended Agreement was approved by the Connecticut Insurance Department on May 26, 2005. For 2008 and 2007, the Company's revenue, including prior contract year and current year estimated accrued true-ups, for providing these services to ADI-NJ was \$1,931,951 and \$2,290,459, respectively. Interest earned on amounts due from ADI-NJ related to the Amended Agreement was \$11,835 and \$26,233 in 2008 and 2007, respectively.
13. Effective January 6, 2005, the Company and Strategic Resource Company ("SRC") entered into two Administrative Services Agreements (the "SRC Agreements"), of which one was amended and restated effective January 1, 2006 to change language relative to SRC acting as a third party administrator in certain states. Under the SRC Agreements, SRC will provide the Company with certain administrative services and resources relating to the administration of certain insurance policies issued by Continental Assurance Company ("CAC") and Continental Casualty Company ("CCC") and coinsured 100% by the Company and for certain insurance policies issued directly by the Company. The SRC Agreements obligate the Company to pay SRC a fee for such services. Both of the original SRC Agreements were approved by the Connecticut Insurance Department on February 7, 2005. The amended and restated agreement effective January 1, 2006 was approved by the Connecticut Insurance Department on May 30, 2006. For 2008 and 2007, the Company incurred \$72,968,575 and \$81,545,146, respectively, in expenses pursuant to the SRC Agreements.
14. Effective January 1, 2005, the Company entered into an Administrative Services Agreement (the "Dental Agreement") with Aetna Dental Inc., a Texas corporation ("ADI-TX"). Under this Dental Agreement, the Company provides ADI-TX with certain administrative services including accounting, cash management and processing of claims for service areas other than North Carolina. The Dental Agreement obligates ADI-TX to pay the Company a fee for such services, subject to an annual true-up mechanism as defined in the agreement, as well as interest on outstanding administrative service balances. This Dental Agreement was approved by the Connecticut Insurance Department on July 15, 2005. For 2008 and 2007, the Company's revenue, including prior contract year and current year estimated accrued true-ups, for providing these services to ADI-TX was \$7,618,368 and \$9,052,330, respectively. Interest earned on amounts due from ADI-TX related to the Dental Agreement was \$21,808 and \$43,397 in 2008 and 2007, respectively.
15. Effective January 1, 2005, the Company and Aetna entered into an Expense Allocation Agreement (the "Expense Agreement") under which Aetna will allocate expenses to the Company for employee benefit plans in proportion to the members covered by the Company under health benefit plans. This Expense Agreement was approved by the Connecticut Insurance Department on November 3, 2005. For 2008 and 2007, the Company incurred \$76,913,362 and \$41,923,377, respectively, in income pursuant to the Expense Agreement. See Note 12 for details by plan.
16. Effective January 1, 2005, the Company entered into an Administrative Services Agreement (the "Agreement") with Aetna Health of the Carolinas Inc., a North Carolina company ("AHC"), which replaces the Amended and Restated Administrative Services Agreement entered into between the Company and AHC dated as of January 1, 2003. Under the Agreement, the Company will provide AHC with administrative services, including accounting, payment of claims, quality assessment services and payment of agents' fees and commissions, related to AHC's commercial, Medicare and self-insured members. The Agreement obligates AHC to pay to the Company a fee for providing such services, subject to an annual true-up mechanism as defined in the agreement, as well as interest on outstanding administrative service balances. This Agreement was approved by the Connecticut Insurance Department on July 27, 2005. For 2008 and 2007, the Company's revenue, including prior contract year and current year estimated accrued true-ups, for providing the administrative services on behalf of AHC under the Agreement was \$5,390,818 and \$6,347,097, respectively. Interest earned on amounts due from AHC related to the Agreement was \$11,591 and \$30,548 in 2008 and 2007, respectively.

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17. Effective January 1, 2005, the Company, AHM and AHCI entered into a subcontract under which certain of the services and resources to be provided by the Company to AHCI under the Agreement will be subcontracted and provided by AHM. Under the subcontract, AHM's services and resources provided to the Company include certain accounting functions, payment of agents' fees and commissions and certain out of pocket corporate maintenance expenses. The subcontract obligates the Company to pay AHM for the services actually performed at AHM's cost of providing such services as well as interest on outstanding administrative service balances. This subcontract was approved by the Connecticut Insurance Department on July 27, 2005. For 2008 and 2007, the Company paid AHM \$6,886 and \$7,016, respectively.
18. Effective January 1, 2006, the Company entered into an agreement with ACM whereby the Company will pay ACM a fee in connection with investment advisory services that ACM will provide in connection with investments by the Company in Aetna Partners Diversified Fund (Cayman), Limited. A Form D Prior Notice of Transaction dated September 14, 2005 was filed with the Connecticut Insurance Department for this agreement. By letter dated October 11, 2005 the Connecticut Insurance Department determined the transaction to be in the ordinary course of business, therefore no approval is necessary. For 2008 and 2007, the Company incurred \$344,955 and \$366,115, respectively, in expenses pursuant to this agreement.
19. Effective January 1, 2006, the Company entered into an Administrative Services Agreement (the "North Carolina Dental Agreement") with ADI-TX. Under the North Carolina Dental Agreement, the Company provides ADI-TX with certain administrative services including accounting, cash management and processing of claims for the North Carolina service area. The North Carolina Dental Agreement obligates ADI-TX to pay the Company a fee for such services, subject to an annual true-up mechanism as defined in the agreement, as well as interest on outstanding administrative service balances. This North Carolina Dental Agreement was approved by the Connecticut Insurance Department on November 17, 2005. For 2008 and 2007, the Company's revenue, including prior contract year and current year estimated accrued true-ups, for providing these services to ADI-TX was \$653,103 and \$728,000, respectively. Interest earned on amounts due from ADI-TX related to the North Carolina Dental Agreement was \$1,873 and \$3,482 in 2008 and 2007, respectively.
20. Effective January 1, 2006, the Company entered into a Personnel Services and Expense Reimbursement Agreement (the "New York Personnel Services Agreement") with Aetna Health Inc., a New York corporation ("AHI-NY"). Under this New York Personnel Services Agreement, the Company will provide AHI-NY with the personnel necessary to perform administrative services, including accounting, payment of claims, quality assessment and pharmacy benefit management services, related to AHI-NY's commercial, Medicaid, Medicare and self-insured members. The New York Personnel Services Agreement obligates AHI-NY to pay to the Company the Company's cost of providing such services as well as interest on outstanding administrative service balances. This New York Personnel Services Agreement was approved by the Connecticut Insurance Department on July 28, 2006 and the New York Insurance Department on June 28, 2006. For 2008 and 2007, the Company charged AHI-NY \$40,857,022 and \$45,917,084, respectively, under the New York Personnel Services Agreement.
21. Effective November 18, 2005, the Company entered into a subleasing arrangement whereby the Company subleases to its affiliate, CCAI, certain field office space located in Bedford, New Hampshire. In addition, effective August 1, 2006, the Company entered into a subleasing arrangement whereby the Company subleases to its affiliate, CCAI, certain field office space located in San Diego, California. The Company notified the Connecticut Insurance Department prior to entering into these subleasing arrangements. For 2008 and 2007, CCAI paid the Company \$305,798 for both years for these subleases.
22. Effective January 1, 2006, the Company and Aetna Behavioral Health ("ABH") entered into an Administrative Services Agreement (the "Behavioral Health Agreement") whereby the Company will provide ABH with certain administrative services including accounting, cash management and processing of claims for the employee assistance services style products sold by ABH. Under the Behavioral Health Agreement, the Company may assess ABH the Company's cost of providing such services as well as interest on outstanding administrative service balances. This Agreement was approved by the Connecticut Insurance Department on December 28, 2006. For 2008 and 2007, the Company assessed ABH \$5,174,443 and \$6,473,172, respectively, under the Behavioral Health Agreement.
23. Effective April 1, 2006, the Company entered into four Administrative Services Agreements with SRC (the "SRC Service Agreements") whereby SRC will provide administrative services on the Company's behalf related to service contracts assigned to the Company related to Broadspire Disability, which was acquired on March 31, 2006. The SRC Service Agreements obligate the Company to pay SRC for the services actually performed at SRC's cost of providing such services. The SRC Service Agreements were approved by the Connecticut Insurance Department on December 28, 2006. For 2008 and 2007, the Company incurred \$54,056 and \$2,999,521, respectively, in expenses under the SRC Service Agreements.

Effective April 1, 2006, AHA and SRC entered into a Personnel Services and Expense Reimbursement Agreement (the "SRC Expense Reimbursement Agreement") whereby AHA provides personnel services to SRC to assist SRC in the provision of the administrative services provided to the Company under the SRC Service Agreements. The SRC Expense Reimbursement Agreement obligates SRC to pay AHA for the services actually provided at AHA's cost of providing such services. Effective July 1, 2007, as a result of the personnel merger of AHA with and into the Company (see Note 3), the Company assumed AHA's responsibilities under the SRC Expense Reimbursement Agreement and became the provider of personnel services to SRC to assist SRC in the provision of the administrative services provided under the SRC Service Agreements. The merger of AHA with and into the Company was approved by the Connecticut Insurance Department on June 18, 2007. For 2008 and 2007, the Company charged SRC \$54,056 and \$1,499,761, respectively, under the SRC Expense Reimbursement Agreement.
24. Effective January 1, 2007, the Company entered into a Personnel Services and Expense Reimbursement Agreement (the "Specialty Pharmacy Personnel Services Agreement") with Aetna Specialty Pharmacy, LLC ("ASRX"). Under this Specialty Pharmacy Personnel Services Agreement, ASRX will make available to the Company the services of certain personnel. The Specialty Pharmacy Personnel Services Agreement obligates the Company to pay to ASRX fees equal to ASRX's cost of providing such services as well as interest on outstanding fee balances. The Specialty Pharmacy Personnel Services Agreement was entered into in the ordinary course of business and did not require approval by the Connecticut Insurance Department. For 2008 and 2007, the Company paid ASRX \$48,606,800 and \$34,340,454, respectively, under the Specialty Pharmacy Personnel Services Agreement.
25. Effective December 1, 2007, the Company entered into an Administrative Services and Solicitation Agreement (the "California Dental Agreement") with Aetna Dental of California Inc. ("ADI-CA"). Under the California Dental Agreement, the Company provides ADI-CA with certain administrative and management services (collectively, the "Administrative Services") including accounting, cash management and ministerial services related to the administration of claims payment. In addition, the Company also provides solicitation services including marketing, account management of all third party brokers and providers and certain contract maintenance and management services. The California Dental Agreement obligates ADI-CA to pay the Company a fee for the Administrative Services subject to an annual true-up mechanism as defined in the agreement, as well as interest on outstanding administrative service balances. The California Dental Agreement was approved by the Connecticut Insurance Department on November 19, 2007. For 2008 and 2007, the Company's revenue for providing these services to ADI-CA, including prior contract year and current year estimated accrued true-ups, was \$6,479,132 and \$639,823, respectively. Interest earned on amounts due from ADI-CA related to the California Dental Agreement was \$20,198 in 2008. For 2007, there was no interest earned on amounts due from ADI-CA related to the California Dental Agreement.
26. Effective April 1, 2008, the Company and Aetna Behavioral Health of Delaware, LLC ("ABHD") entered into a Personnel Services Agreement ("the Delaware Agreement"). Under the Delaware Agreement, ABHD will provide the Company with ABHD personnel to perform services including without limitation quality assessment, utilization review, disease management, patient management and case management. The Delaware agreement obligates the Company to pay ABHD the cost of providing such services as well as interest on outstanding administrative service balances. The Delaware Agreement was approved by the Connecticut Insurance Department on April 3, 2008. For 2008, the Company incurred \$10,649,326 in expenses pursuant to the Delaware Personnel Service Agreement.
27. Effective September 28, 2008, the Company and Schaller Anderson of Arizona, LLC ("SAAZ") entered into a Subcontract. Under the SAAZ subcontract, SAAZ will provide Parkland Community Health Plan, Inc. with certain administrative services including accounting, cash management and processing of claims on behalf of the Company. The SAAZ Subcontract obligates the Company to pay SAAZ the cost of providing such services as well as interest on outstanding administrative service balances. This subcontract was approved by the Connecticut

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Insurance Department on October 1, 2008. For 2008, the Company did not incur any expenses pursuant to the SAAZ Subcontract as no services were rendered.

Year ended December 31, 2009:

1. Effective October 16, 1978, the Company entered into a service agreement with Aetna Life & Casualty (Bermuda) Ltd., which provides that the Company will perform services and administrative duties under Aetna Life & Casualty (Bermuda) Ltd., Group Insurance and Pension Contracts. The agreement and an Amendment to Service Agreement dated as of June 20, 2002, with an effective date as of August 1, 1978, were approved by letter dated May 10, 2002 from the Connecticut Insurance Department. A Third Amendment to Service Agreement, with an effective date of June 1, 2008, was approved by the Connecticut Insurance Department on June 17, 2008. Under this agreement, the expenses incurred were \$16,088,644 and \$10,490,694 for the years 2009 and 2008, respectively.
2. Effective October 7, 2005, the Company entered into an Amended and Restated Administrative Services Agreement (the "A&R Agreement") with AHM, which replaces the Administrative Services Agreement (the "ASA") entered into between the Company and AHM dated as of January 1, 2004. The ASA replaced the Utilization and Network Management Services Agreement and any other agreements to which the Company and AHM were the only parties. The A&R Agreement was approved by the Connecticut Insurance Department on October 7, 2005. Effective August 1, 2008, the A&R Agreement was amended and the amendment was approved by the Connecticut Insurance Department on August 13, 2008. Under the A&R Agreement, as under the ASA, AHM will provide the Company with administrative services and resources (including pharmacy rebate management services) and the Company will in return also provide AHM with administrative services and resources (including patient management and quality management services). For the years 2009 and 2008, net cost reimbursements from the Company to AHM under the A&R Agreement were \$97,878,953 and \$126,628,422, respectively. For the pharmacy rebate services, the Company is obligated to pay AHM a fee equivalent to a percentage of the rebates that the Company earns. The Company was charged \$43,223,460 and \$41,303,722 for these pharmacy rebate services for 2009 and 2008, respectively, under the A&R Agreement.
3. Aetna Health of California Inc. provides administrative and other services to the Company, and payments for these services were \$26,572,363 and \$23,256,573 for the years 2009 and 2008, respectively.
4. Shareholder Agreement and Consent between the Company and Aetna dated November 1, 2000. The agreement provides that the Company and Aetna agree on a procedure and method for declaration, determination of amount and payment of distributions, including dividends by the Company to Aetna. The agreement was approved by letter dated September 18, 2001 from the Connecticut Insurance Department.
5. Effective December 1, 2001, the Company entered into a subleasing arrangement whereby the Company subleases to its affiliate, Aetna Health Inc. (CT) ("AHICT"), and AHICT subleases to its affiliate, AHM, certain electronic data processing equipment located in Connecticut that is leased from IBM Credit LLC. This agreement was approved November 27, 2001 by the Connecticut Insurance Department. In 2009, the terms of the agreement were extended through November 30, 2010 and notification of such extension was provided to the Connecticut Insurance Department. In addition, effective December 1, 2004, the Company entered into a subleasing arrangement whereby the Company subleases to AHICT, and AHICT subleases to AHM, certain electronic data processing equipment located in Connecticut that is leased from Hewlett Packard Financial Services Company. This agreement was approved February 7, 2005 by the Connecticut Insurance Department. In 2009, the terms of the agreement were extended through November 30, 2010 and notification of such extension was provided to the Connecticut Insurance Department. Payments for these subleases in 2009 and 2008 were \$46,216,146 and \$43,334,861, respectively, from AHM to AHICT and these same amounts were paid from AHICT to the Company.
6. On May 1, 2003, the Company entered into a Foreign Currency Hedging Agreement with Aetna, pursuant to which Aetna will be authorized to enter into foreign exchange arrangements or agreements on behalf of the Company. This agreement was approved by the Connecticut Insurance Department on August 11, 2003. Effective January 1, 2008, an amendment to the agreement was made and notification was provided to the Connecticut Insurance Department. Under this agreement, the Company made payments of \$89,121 in losses for 2009 and received payments of \$611,845 in gains for 2008 from Aetna resulting from Aetna executing foreign currency arrangements on the Company's behalf.
7. Effective February 1, 2003, the Company and Aetna RX Home Delivery, LLC ("Pharmacy") entered into a mail order pharmacy national agreement in which Pharmacy contracted with the Company to provide pharmaceutical services on behalf of the Company and its affiliates. This agreement was approved by the Connecticut Insurance Department on March 14, 2003. Under this agreement, the Company pays Pharmacy for covered services rendered to members in accordance with a compensation schedule. Under this agreement, the Company paid Pharmacy \$271,767,825 and \$240,011,916 for the years 2009 and 2008, respectively, with respect to the Company's fully-insured members.
8. Effective January 1, 2004, the Company entered into an Amended and Restated Agency, Management and Delegated Claims Agreement (the "Amended Agreement") with the Aetna Student Health Agency, Inc. (formerly Chickering Benefit Planning Insurance Agency, Inc., a Massachusetts corporation) ("ASHAI") and Chickering Claims Administrators, Inc., a Massachusetts corporation ("CCAI"), both affiliates of the Company. The Amended Agreement replaces a similar agreement which was entered into prior to ASHAI and CCAI becoming wholly-owned subsidiaries of Aetna. Under the Amended Agreement, ASHAI and CCAI will provide the Company with certain administrative services related to student health business underwritten and issued and/or administered by the Company or by companies owned by or affiliated with the Company, including accounting and processing of premiums and claims administration. The Company pays each of ASHAI and CCAI an Annual Delegation Fee for such services pursuant to the Amended Agreement. The Amended Agreement was approved by the Connecticut Insurance Department on November 12, 2004. For 2009 and 2008, the Company was charged \$23,656,080 and \$21,566,796, respectively, for services provided by ASHAI and \$27,513,050 and \$25,083,121, respectively, for services provided by CCAI under the Amended Agreement.
9. Effective January 1, 2004, the Company and Aetna Insurance Company of Connecticut ("AICC") entered into an Expense Allocation Agreement (the "Expense Agreement") to allocate costs relating to their stop loss insurance business between them in proportion to the premiums each entity derives from that business. This Expense Agreement was approved by the Connecticut Insurance Department on November 9, 2004. There were no costs allocated under this Expense Agreement in 2009 as AICC had no stop loss business in effect in 2009. Under this Expense Agreement in 2008, \$6,626 of stop loss insurance costs were allocated to AICC from the Company.
10. Effective December 1, 2004, the Company entered into an agreement with Aetna Capital Management, LLC ("ACM") whereby the Company will pay ACM a fee in connection with investment advisory services that ACM will provide in connection with investments by the Company in Aetna Partners Diversified Fund, LLC. The intercompany agreement was approved by the Connecticut Insurance Department by letter dated November 23, 2004. The Company incurred \$1,446,298 and \$1,716,997 for the years 2009 and 2008, respectively, pursuant to this agreement.
11. Effective January 1, 2005, the Company entered into a Personnel Services and Expense Reimbursement Agreement (the "Personnel Services Agreement") with Aetna Health Insurance Company of New York ("AHIC-NY"). Under this Personnel Services Agreement, the Company will provide AHIC-NY with the personnel necessary to perform administrative services, including accounting, payment of claims, quality assessment and pharmacy benefit management services, related to AHIC-NY's commercial, Medicaid, Medicare and self-insured members. The Personnel Services Agreement obligates AHIC-NY to pay to the Company the Company's cost of providing such services as well as interest on outstanding administrative service balances. This Personnel Services Agreement was approved by the Connecticut Insurance Department on May 26, 2005 and the New York Insurance Department on April 5, 2005. For 2009 and 2008, the Company charged AHIC-NY \$304,344 and \$605,118, respectively, under the Personnel Services Agreement.
12. Effective January 1, 2005, the Company entered into an Amended and Restated Administrative Services Agreement (the "Amended Agreement") with Aetna Dental Inc., a New Jersey corporation ("ADI-NJ"). Under this Amended Agreement, the Company provides ADI-NJ

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with certain administrative services including accounting, cash management and processing of claims. The Amended Agreement obligates ADI-NJ to pay the Company a fee for such services, subject to an annual true-up mechanism as defined in the amended agreement, as well as interest on outstanding administrative service balances. This Amended Agreement was approved by the Connecticut Insurance Department on May 26, 2005. For 2009 and 2008, the Company's revenue, including prior contract year and current year estimated accrued true-ups, for providing these services to ADI-NJ was \$1,488,539 and \$1,931,951, respectively. Interest earned on amounts due from ADI-NJ related to the Amended Agreement was \$2,231 and \$11,835 in 2009 and 2008, respectively.

13. Effective January 6, 2005, the Company and Strategic Resource Company ("SRC") entered into two Administrative Services Agreements (the "SRC Agreements"), of which one was amended and restated effective January 1, 2006 to change language relative to SRC acting as a third party administrator in certain states. Under the SRC Agreements, SRC will provide the Company with certain administrative services and resources relating to the administration of certain insurance policies issued by Continental Assurance Company ("CAC") and Continental Casualty Company ("CCC") and coinsured 100% by the Company and for certain insurance policies issued directly by the Company. The SRC Agreements obligate the Company to pay SRC a fee for such services. Both of the original SRC Agreements were approved by the Connecticut Insurance Department on February 7, 2005. The amended and restated agreement effective January 1, 2006 was approved by the Connecticut Insurance Department on May 30, 2006. For 2009 and 2008, the Company incurred \$80,192,964 and \$72,968,575, respectively, in expenses pursuant to the SRC Agreements.
14. Effective January 1, 2005, the Company entered into an Administrative Services Agreement (the "Dental Agreement") with Aetna Dental Inc., a Texas corporation ("ADI-TX"). Under this Dental Agreement, the Company provides ADI-TX with certain administrative services including accounting, cash management and processing of claims for service areas other than North Carolina. The Dental Agreement obligates ADI-TX to pay the Company a fee for such services, subject to an annual true-up mechanism as defined in the agreement, as well as interest on outstanding administrative service balances. This Dental Agreement was approved by the Connecticut Insurance Department on July 15, 2005. For 2009 and 2008, the Company's revenue, including prior contract year and current year estimated accrued true-ups, for providing these services to ADI-TX was \$5,270,523 and \$7,618,368, respectively. Interest earned on amounts due from ADI-TX related to the Dental Agreement was \$5,376 and \$21,808 in 2009 and 2008, respectively.
15. Effective January 1, 2005, the Company and Aetna entered into an Expense Allocation Agreement (the "Expense Agreement") under which Aetna will allocate expenses to the Company for employee benefit plans in proportion to the members covered by the Company under health benefit plans. This Expense Agreement was approved by the Connecticut Insurance Department on November 3, 2005. For 2009, the Company incurred \$244,205,163 in expenses pursuant to the Expense Agreement. For 2008, the Company incurred \$76,913,362 in income pursuant to the Expense Agreement. See Note 12 for details by plan.
16. Effective January 1, 2005, the Company entered into an Administrative Services Agreement (the "Agreement") with Aetna Health of the Carolinas Inc., a North Carolina company ("AHCI"), which replaces the Amended and Restated Administrative Services Agreement entered into between the Company and AHCI dated as of January 1, 2003. Under the Agreement, the Company will provide AHCI with administrative services, including accounting, payment of claims, quality assessment services and payment of agents' fees and commissions, related to AHCI's commercial, Medicare and self-insured members. The Agreement obligates AHCI to pay to the Company a fee for providing such services, subject to an annual true-up mechanism as defined in the agreement, as well as interest on outstanding administrative service balances. This Agreement was approved by the Connecticut Insurance Department on July 27, 2005. For 2009 and 2008, the Company's revenue, including prior contract year and current year estimated accrued true-ups, for providing the administrative services on behalf of AHCI under the Agreement was \$6,318,449 and \$5,390,818, respectively. Interest earned on amounts due from AHCI related to the Agreement was \$5,096 and \$11,591 in 2009 and 2008, respectively.
17. Effective January 1, 2005, the Company, AHM and AHCI entered into a subcontract under which certain of the services and resources to be provided by the Company to AHCI under the Agreement will be subcontracted and provided by AHM. Under the subcontract, AHM's services and resources provided to the Company include certain accounting functions, payment of agents' fees and commissions and certain out of pocket corporate maintenance expenses. The subcontract obligates the Company to pay AHM for the services actually performed at AHM's cost of providing such services as well as interest on outstanding administrative service balances. This subcontract was approved by the Connecticut Insurance Department on July 27, 2005. For 2009 and 2008, the Company paid AHM \$6,745 and \$6,886, respectively.
18. Effective January 1, 2006, the Company entered into an agreement with ACM whereby the Company will pay ACM a fee in connection with investment advisory services that ACM will provide in connection with investments by the Company in Aetna Partners Diversified Fund (Cayman), Limited. A Form D Prior Notice of Transaction dated September 14, 2005 was filed with the Connecticut Insurance Department for this agreement. By letter dated October 11, 2005 the Connecticut Insurance Department determined the transaction to be in the ordinary course of business, therefore no approval is necessary. For 2009 and 2008, the Company incurred \$331,280 and \$344,955, respectively, in expenses pursuant to this agreement.
19. Effective January 1, 2006, the Company entered into an Administrative Services Agreement (the "North Carolina Dental Agreement") with ADI-TX. Under the North Carolina Dental Agreement, the Company provides ADI-TX with certain administrative services including accounting, cash management and processing of claims for the North Carolina service area. The North Carolina Dental Agreement obligates ADI-TX to pay the Company a fee for such services, subject to an annual true-up mechanism as defined in the agreement, as well as interest on outstanding administrative service balances. This North Carolina Dental Agreement was approved by the Connecticut Insurance Department on November 17, 2005. For 2009 and 2008, the Company's revenue, including prior contract year and current year estimated accrued true-ups, for providing these services to ADI-TX was \$491,428 and \$653,103, respectively. Interest earned on amounts due from ADI-TX related to the North Carolina Dental Agreement was \$468 and \$1,873 in 2009 and 2008, respectively.
20. Effective January 1, 2006, the Company entered into a Personnel Services and Expense Reimbursement Agreement (the "New York Personnel Services Agreement") with Aetna Health Inc., a New York corporation ("AHI-NY"). Under this New York Personnel Services Agreement, the Company will provide AHI-NY with the personnel necessary to perform administrative services, including accounting, payment of claims, quality assessment and pharmacy benefit management services, related to AHI-NY's commercial, Medicaid, Medicare and self-insured members. The New York Personnel Services Agreement obligates AHI-NY to pay to the Company the Company's cost of providing such services as well as interest on outstanding administrative service balances. This New York Personnel Services Agreement was approved by the Connecticut Insurance Department on July 28, 2006 and the New York Insurance Department on June 28, 2006. For 2009 and 2008, the Company charged AHI-NY \$26,625,424 and \$40,857,022 respectively, under the New York Personnel Services Agreement.
21. Effective November 18, 2005, the Company entered into a subleasing arrangement whereby the Company subleases to its affiliate, CCAI, certain field office space located in Bedford, New Hampshire. In addition, effective August 1, 2006, the Company entered into a subleasing arrangement whereby the Company subleases to its affiliate, CCAI, certain field office space located in San Diego, California. The Company notified the Connecticut Insurance Department prior to entering into these subleasing arrangements. For 2009 and 2008, CCAI paid the Company \$305,798 for both years for these subleases.
22. Effective January 1, 2006, the Company and Aetna Behavioral Health ("ABH") entered into an Administrative Services Agreement (the "Behavioral Health Agreement") whereby the Company will provide ABH with certain administrative services including accounting, cash management and processing of claims for the employee assistance services style products sold by ABH. Under the Behavioral Health Agreement, the Company may assess ABH the Company's cost of providing such services as well as interest on outstanding administrative service balances. This Agreement was approved by the Connecticut Insurance Department on December 28, 2006. For 2009 and 2008, the Company assessed ABH \$4,995,979 and \$5,174,443, respectively, under the Behavioral Health Agreement.
23. Effective April 1, 2006, the Company entered into four Administrative Services Agreements with SRC (the "SRC Service Agreements") whereby SRC will provide administrative services on the Company's behalf related to service contracts assigned to the Company related to Broadspire Disability, which was acquired on March 31, 2006. The SRC Service Agreements obligate the Company to pay SRC for the services actually performed at SRC's cost of providing such services. The SRC Service Agreements were approved by the Connecticut Insurance Department on December 28, 2006. For 2009, the Company did not incur any expenses under the SRC Service Agreements as

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no services were rendered. For 2008, the Company incurred \$54,056 in expenses under the SRC Service Agreements.

Effective April 1, 2006, Aetna Health Administrators, LLC ("AHA") and SRC entered into a Personnel Services and Expense Reimbursement Agreement (the "SRC Expense Reimbursement Agreement") whereby AHA provides personnel services to SRC to assist SRC in the provision of the administrative services provided to the Company under the SRC Service Agreements. The SRC Expense Reimbursement Agreement obligates SRC to pay AHA for the services actually provided at AHA's cost of providing such services. Effective July 1, 2007, as a result of a personnel merger of AHA with and into the Company, the Company assumed AHA's responsibilities under the SRC Expense Reimbursement Agreement and became the provider of personnel services to SRC to assist SRC in the provision of the administrative services provided under the SRC Service Agreements. The merger of AHA with and into the Company was approved by the Connecticut Insurance Department on June 18, 2007. For 2009, SRC was not charged under the SRC Expense Reimbursement Agreement as no services were rendered. For 2008, the Company charged SRC \$54,056 under the SRC Expense Reimbursement Agreement.

24. Effective January 1, 2007, the Company entered into a Personnel Services and Expense Reimbursement Agreement (the "Specialty Pharmacy Personnel Services Agreement") with Aetna Specialty Pharmacy, LLC ("ASRX"). Under this Specialty Pharmacy Personnel Services Agreement, ASRX will make available to the Company the services of certain personnel. The Specialty Pharmacy Personnel Services Agreement obligates the Company to pay to ASRX fees equal to ASRX's cost of providing such services as well as interest on outstanding fee balances. The Specialty Pharmacy Personnel Services Agreement was entered into in the ordinary course of business and did not require approval by the Connecticut Insurance Department. For 2009 and 2008, the Company paid ASRX \$45,545,605 and \$48,606,800, respectively, under the Specialty Pharmacy Personnel Services Agreement.
25. Effective December 1, 2007, the Company entered into an Administrative Services and Solicitation Agreement (the "California Dental Agreement") with Aetna Dental of California Inc. ("ADI-CA"). Under the California Dental Agreement, the Company provides ADI-CA with certain administrative and management services (collectively, the "Administrative Services") including accounting, cash management and ministerial services related to the administration of claims payment. In addition, the Company also provides solicitation services including marketing, account management of all third party brokers and providers and certain contract maintenance and management services. The California Dental Agreement obligates ADI-CA to pay the Company a fee for the Administrative Services subject to an annual true-up mechanism as defined in the agreement, as well as interest on outstanding administrative service balances. The California Dental Agreement was approved by the Connecticut Insurance Department on November 19, 2007. For 2009 and 2008, the Company's revenue for providing these services to ADI-CA, including prior contract year and current year estimated accrued true-ups, was \$4,915,974 and \$6,479,132, respectively. Interest earned on amounts due from ADI-CA related to the California Dental Agreement was \$7,934 and \$20,198 for 2009 and 2008, respectively.
26. Effective April 1, 2008, the Company and Aetna Behavioral Health of Delaware, LLC ("ABHD") entered into a Personnel Services Agreement ("the Delaware Agreement"). Under the Delaware Agreement, ABHD will provide the Company with ABHD personnel to perform services including without limitation quality assessment, utilization review, disease management, patient management and case management. The Delaware agreement obligates the Company to pay ABHD the cost of providing such services as well as interest on outstanding administrative service balances. The Delaware Agreement was approved by the Connecticut Insurance Department on April 3, 2008. For 2009 and 2008, the Company incurred \$13,322,617 and \$10,649,326, respectively, in expenses pursuant to the Delaware Personnel Service Agreement.
27. Effective September 28, 2008, the Company and Schaller Anderson of Arizona, LLC ("SAAZ") entered into a subcontract (the "SAAZ Subcontract"). Under the SAAZ Subcontract, SAAZ will provide Parkland Community Health Plan, Inc. with certain administrative services including accounting, cash management and processing of claims on behalf of the Company. The SAAZ Subcontract obligates the Company to pay SAAZ the cost of providing such services as well as interest on outstanding administrative service balances. The SAAZ Subcontract was approved by the Connecticut Insurance Department on October 1, 2008. For 2009, the Company incurred \$6,501,767 in expenses pursuant to the SAAZ Subcontract. For 2008, the Company did not incur any expenses pursuant to the SAAZ Subcontract as no services were rendered.
28. Effective June 29, 2007, the Company and Delaware Physicians Care, Incorporated ("DPCI") entered into a Delegated Patient Management Agreement (the "DPCI Agreement") prior to DPCI becoming a wholly owned-owned subsidiary of Aetna in July, 2007. Under the DPCI Agreement, DPCI will provide the Company with patient management services for The State Employee Health Care Program (the "Employee Program") of the State of Delaware Office of Management and Budget. The DPCI Agreement obligates the Company to pay DPCI a fee for the patient management services equal to a per employee per month cost on employees enrolled in the Employee Program who are residing in the State of Delaware. For 2009 and 2008, the Company incurred \$104,120 and \$61,151, respectively, in expenses pursuant to the DPCI Agreement.
29. Effective September 1, 2009, the Company entered into an Administrative Services Agreement (the "AHICE Agreement") with Aetna Health Insurance Company of Europe Limited, a corporation formed in the Republic of Ireland ("AHICE"). Under the AHICE Agreement, the Company provides AHICE with certain administrative services including accounting, cash management and processing of claims. The AHICE Agreement obligates AHICE to pay the Company a fee for such services as well as interest on outstanding administrative service balances. This AHICE Agreement was approved by the Connecticut Insurance Department on July 1, 2008 and by the Republic of Ireland during 2009. For 2009, the Company's revenue for providing these services to AHICE was \$203,564.

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The nature and amount of transactions between the insurer and its affiliates for year 2010 is set forth below.

I. Financial and Solvency Requirements Documentation for Part D standalone Medicare prescription drug (PDP) Contracts:

H. 1-4. The numbered items below are transactions between Aetna Life Insurance Company (the "Company", also the Part D sponsor with a PDP contract with the Centers for Medicare and Medicaid Services (CMS)) and parties in interest (i.e., entities sharing a common parent with the Company) during the iscal year. These transactions are reported by the Company on its statutory financial statement filed with its domiciliary insurance regulator and include transactions that do not fall under the definition of "significant business transaction" in accordance with 42 C.F.R. Section 423.501 of the Medicare Advantage regulation. The Company chooses to disclose all transactions with parties in interest in order to be consistent with its statutory filings with its domiciliary regulator. The costs incurred relating to the transactions between the Company and the parties in interest are all recorded at cost or at fair market value. The Company believes these costs do not exceed the costs that would be incurred if these transactions were with someone who is not a party in interest.

1. Effective October 16, 1978, the Company entered into a service agreement with Aetna Life & Casualty (Bermuda) Ltd., which provides that the Company will perform services and administrative duties under Aetna Life & Casualty (Bermuda) Ltd., Group Insurance and Pension Contracts. The agreement and an Amendment to Service Agreement dated as of June 20, 2002, with an effective date as of August 1, 1978, were approved by letter dated May 10, 2002 from the Connecticut Insurance Department. A Third Amendment to Service Agreement, with an effective date of June 1, 2008, was approved by the Connecticut Insurance Department on June 17, 2008. Under this agreement, the expenses incurred were \$9,057,650 and \$16,088,644 for the years 2010 and 2009, respectively.
2. Effective October 7, 2005, the Company entered into an Amended and Restated Administrative Services Agreement (the "A&R Agreement") with AHM, which replaces the Administrative Services Agreement (the "ASA") entered into between the Company and AHM dated as of January 1, 2004. The ASA replaced the Utilization and Network Management Services Agreement and any other agreements to which the Company and AHM were the only parties. The A&R Agreement was approved by the Connecticut Insurance Department on October 7, 2005. Effective August 1, 2008, the A&R Agreement was amended and the amendment was approved by the Connecticut Insurance Department on August 13, 2008. Under the A&R Agreement, as under the ASA, AHM will provide the Company with administrative services and resources (including pharmacy rebate management services) and the Company will in return also provide AHM with administrative services and resources (including patient management and quality management services). For the years 2010 and 2009, net cost reimbursements from the Company to AHM under the A&R Agreement were \$116,507,954 and \$97,878,953, respectively. For the pharmacy rebate services, the Company is obligated to pay AHM a fee equivalent to a percentage of the rebates that the Company earns. The Company was charged \$46,131,565 and \$43,223,460 for these pharmacy rebate services for 2010 and 2009, respectively, under the A&R Agreement. In addition, the Company earned pharmaceutical rebates of \$341,039,246 and \$293,929,083 for fully insured plans, which were recorded as a reduction of disability benefits and benefits under accident and health contracts, in 2010 and 2009, respectively. The Company also earned pharmaceutical rebates of \$120,276,402 and \$138,305,510 for uninsured plans that are in excess of the amounts to be remitted to uninsured plans, which were recorded as a reduction of general insurance expenses, in 2010 and 2009, respectively.
3. Aetna Health of California Inc. provides administrative and other services to the Company, and payments for these services were \$26,821,069 and \$26,572,363 for the years 2010 and 2009, respectively.
4. Shareholder Agreement and Consent between the Company and Aetna dated November 1, 2000. The agreement provides that the Company and Aetna agree on a procedure and method for declaration, determination of amount and payment of distributions, including dividends by the Company to Aetna. The agreement was approved by letter dated September 18, 2001 from the Connecticut Insurance Department.
5. Effective December 1, 2001, the Company entered into a subleasing arrangement whereby the Company subleases to its affiliate, Aetna Health Inc. (CT) ("AHICT"), and AHICT subleases to its affiliate, AHM, certain electronic data processing equipment located in Connecticut that is leased from IBM Credit LLC. This agreement was approved November 27, 2001 by the Connecticut Insurance Department. In 2010, the terms of the agreement were extended through November 30, 2010 and notification of such extension was provided to the Connecticut Insurance Department. In addition, effective December 1, 2004, the Company entered into a subleasing arrangement whereby the Company subleases to AHICT, and AHICT subleases to AHM, certain electronic data processing equipment located in Connecticut that is leased from Hewlett Packard Financial Services Company. This agreement was approved February 7, 2005 by the Connecticut Insurance Department. In 2010, the terms of the agreement were extended through November 30, 2010 and notification of such extension was provided to the Connecticut Insurance Department. In addition, effective January 1, 2010, the Company entered into a subleasing arrangement whereby the Company subleases to AHICT, certain equipment located in Connecticut that is leased from MacQuarie Equipment Finance, LLC. Payments for these subleases in 2010 and 2009 were \$48,320,658 and \$46,216,146, respectively, from AHM to AHICT and these same amounts were paid from AHICT to the Company.
6. On May 1, 2003, the Company entered into a Foreign Currency Hedging Agreement with Aetna, pursuant to which Aetna will be authorized to enter into foreign exchange arrangements or agreements on behalf of the Company. This agreement was approved by the Connecticut Insurance Department on August 11, 2003. Effective January 1, 2008, an amendment to the agreement was made and notification was provided to the Connecticut Insurance Department. Under this agreement, the Company did not make or receive any payments to or from Aetna in 2010 and made payments of \$89,121 in losses for 2009 to Aetna resulting from Aetna executing foreign currency arrangements on the Company's behalf.
7. Effective February 1, 2003, the Company and Aetna RX Home Delivery, LLC ("Pharmacy") entered into a mail order pharmacy national agreement in which Pharmacy contracted with the Company to provide pharmaceutical services on behalf of the Company and its affiliates. This agreement was approved by the Connecticut Insurance Department on March 14, 2003. Under this agreement, the Company pays Pharmacy for covered services rendered to members in accordance with a compensation schedule. Under this agreement, the Company paid Pharmacy \$290,838,750 and \$271,767,825 for the years 2010 and 2009, respectively, with respect to the Company's fully-insured members.
8. Effective January 1, 2004, the Company entered into an Amended and Restated Agency, Management and Delegated Claims Agreement (the "Amended Agreement") with the Aetna Student Health Agency, Inc. ("ASHAI") and Chickering Claims Administrators, Inc., a Massachusetts corporation ("CCAI"), both affiliates of the Company. The Amended Agreement replaces a similar agreement which was entered into prior to ASHAI and CCAI becoming wholly-owned subsidiaries of Aetna. Under the Amended Agreement, ASHAI and CCAI will provide the Company with certain administrative services related to student health business underwritten and issued and/or administered by the Company or by companies owned by or affiliated with the Company, including accounting and processing of premiums and claims administration. The Company pays each of ASHAI and CCAI an Annual Delegation Fee for such services pursuant to the Amended Agreement. The Amended Agreement was approved by the Connecticut Insurance Department on November 12, 2004. For 2010 and 2009, the Company was charged \$23,188,997 and \$23,656,080, respectively, for services provided by ASHAI and \$26,969,811 and \$27,513,050, respectively, for services provided by CCAI under the Amended Agreement.
9. Effective December 1, 2004, the Company entered into an agreement with Aetna Capital Management, LLC ("ACM") whereby the Company will pay ACM a fee in connection with investment advisory services that ACM will provide in connection with investments by the Company in Aetna Partners Diversified Fund, LLC. The intercompany agreement was approved by the Connecticut Insurance Department by letter dated November 23, 2004. The Company incurred \$1,495,200 and \$1,446,298 for the years 2010 and 2009, respectively, pursuant to this agreement.
10. Effective January 1, 2005, the Company entered into a Personnel Services and Expense Reimbursement Agreement (the "Personnel Services Agreement") with Aetna Health Insurance Company of New York ("AHIC-NY"). Under this Personnel Services Agreement, the Company will provide AHIC-NY with the personnel necessary to perform administrative services, including accounting, payment of claims, quality assessment and pharmacy benefit management services, related to AHIC-NY's commercial, Medicaid, Medicare and self-insured members. The Personnel Services Agreement obligates AHIC-NY to pay to the Company the Company's cost of providing such services as well as interest on outstanding administrative service balances. This Personnel Services Agreement was approved by the Connecticut Insurance

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Department on May 26, 2005 and the New York Insurance Department on April 5, 2005. For 2010 and 2009, the Company charged AHIC-NY \$306,440 and \$304,344, respectively, under the Personnel Services Agreement.

11. Effective January 1, 2005, the Company entered into an Amended and Restated Administrative Services Agreement (the "Amended Agreement") with Aetna Dental Inc., a New Jersey corporation ("ADI-NJ"). Under this Amended Agreement, the Company provides ADI-NJ with certain administrative services including accounting, cash management and processing of claims. The Amended Agreement obligates ADI-NJ to pay the Company a fee for such services, subject to an annual true-up mechanism as defined in the amended agreement, as well as interest on outstanding administrative service balances. This Amended Agreement was approved by the Connecticut Insurance Department on May 26, 2005. For 2010 and 2009, the Company's revenue, including prior contract year and current year estimated accrued true-ups, for providing these services to ADI-NJ was \$1,793,938 and \$1,488,539, respectively. Interest earned on amounts due from ADI-NJ related to the Amended Agreement was \$1,210 and \$2,231 in 2010 and 2009, respectively.
12. Effective January 6, 2005, the Company and Strategic Resource Company ("SRC") entered into two Administrative Services Agreements (the "SRC Agreements"), of which one was amended and restated effective January 1, 2006 to change language relative to SRC acting as a third party administrator in certain states. Under the SRC Agreements, SRC will provide the Company with certain administrative services and resources relating to the administration of certain insurance policies issued by Continental Assurance Company ("CAC") and Continental Casualty Company ("CCC") and coinsured 100% by the Company and for certain insurance policies issued directly by the Company. The SRC Agreements obligate the Company to pay SRC a fee for such services. Both of the original SRC Agreements were approved by the Connecticut Insurance Department on February 7, 2005. The amended and restated agreement effective January 1, 2006 was approved by the Connecticut Insurance Department on May 30, 2006. For 2010 and 2009, the Company incurred \$77,796,099 and \$80,192,964, respectively, in expenses pursuant to the SRC Agreements.
13. Effective January 1, 2005, the Company entered into an Administrative Services Agreement (the "Dental Agreement") with Aetna Dental Inc., a Texas corporation ("ADI-TX"). Under this Dental Agreement, the Company provides ADI-TX with certain administrative services including accounting, cash management and processing of claims for service areas other than North Carolina. The Dental Agreement obligates ADI-TX to pay the Company a fee for such services, subject to an annual true-up mechanism as defined in the agreement, as well as interest on outstanding administrative service balances. This Dental Agreement was approved by the Connecticut Insurance Department on July 15, 2005. For 2010 and 2009, the Company's revenue, including prior contract year and current year estimated accrued true-ups, for providing these services to ADI-TX was \$3,502,185 and \$5,270,523, respectively. Interest earned on amounts due from ADI-TX related to the Dental Agreement was \$1,875 and \$5,376 in 2010 and 2009, respectively.
14. Effective January 1, 2005, the Company and Aetna entered into an Expense Allocation Agreement (the "Expense Agreement") under which Aetna will allocate expenses to the Company for employee benefit plans in proportion to the members covered by the Company under health benefit plans. This Expense Agreement was approved by the Connecticut Insurance Department on November 3, 2005. For 2010 and 2009, the Company incurred \$167,056,740 and \$244,205,163, respectively, in expenses pursuant to the Expense Agreement. See Note 12 for details by plan.
15. Effective January 1, 2005, the Company entered into an Administrative Services Agreement (the "Agreement") with Aetna Health of the Carolinas Inc., a North Carolina company ("AHCI"), which replaces the Amended and Restated Administrative Services Agreement entered into between the Company and AHCI dated as of January 1, 2003. Under the Agreement, the Company will provide AHCI with administrative services, including accounting, payment of claims, quality assessment services and payment of agents' fees and commissions, related to AHCI's commercial, Medicare and self-insured members. The Agreement obligates AHCI to pay to the Company a fee for providing such services, subject to an annual true-up mechanism as defined in the agreement, as well as interest on outstanding administrative service balances. This Agreement was approved by the Connecticut Insurance Department on July 27, 2005. Effective March 31, 2010, AHCI merged with and into Aetna Health Inc., a Pennsylvania corporation ("AHI-PA") and AHI-PA assumed all of the rights and duties related to AHCI at the time. The Agreement was subsequently terminated on April 1, 2010. For the first three months of 2010, the Company's revenue, including prior contract year and current year estimated accrued true-ups, for providing the administrative services on behalf of AHI-PA under the Agreement was \$1,417,153. For 2009, the Company's revenue, including prior contract year and current year estimated accrued true-ups, for providing the administrative services on behalf of AHCI under the Agreement was \$6,318,449. Interest earned on amounts due from AHI-PA was \$442 in the first three months of 2010. Interest earned on amounts due from AHCI was \$5,096 in 2009.
16. Effective January 1, 2005, the Company, AHM and AHCI entered into a subcontract under which certain of the services and resources to be provided by the Company to AHCI under the Agreement will be subcontracted and provided by AHM. Under the subcontract, AHM's services and resources provided to the Company include certain accounting functions, payment of agents' fees and commissions and certain out of pocket corporate maintenance expenses. The subcontract obligates the Company to pay AHM for the services actually performed at AHM's cost of providing such services as well as interest on outstanding administrative service balances. This subcontract was approved by the Connecticut Insurance Department on July 27, 2005. See Note 15 for details regarding merger of AHCI with and into AHI-PA. As a result of this merger, the subcontract was subsequently terminated on April 1, 2010. For the first three months of 2010, the Company paid AHM \$6,607 in expenses pursuant to this subcontract. For 2009, the Company paid AHM \$6,745 in expenses pursuant to this subcontract.
17. Effective January 1, 2006, the Company entered into an agreement with ACM whereby the Company will pay ACM a fee in connection with investment advisory services that ACM will provide in connection with investments by the Company in Aetna Partners Diversified Fund (Cayman), Limited. A Form D Prior Notice of Transaction dated September 14, 2005 was filed with the Connecticut Insurance Department for this agreement. By letter dated October 11, 2005 the Connecticut Insurance Department determined the transaction to be in the ordinary course of business, therefore no approval is necessary. For 2010 and 2009, the Company incurred \$460,130 and \$331,280, respectively, in expenses pursuant to this agreement.
18. Effective January 1, 2006, the Company entered into an Administrative Services Agreement (the "North Carolina Dental Agreement") with ADI-TX. Under the North Carolina Dental Agreement, the Company provides ADI-TX with certain administrative services including accounting, cash management and processing of claims for the North Carolina service area. The North Carolina Dental Agreement obligates ADI-TX to pay the Company a fee for such services, subject to an annual true-up mechanism as defined in the agreement, as well as interest on outstanding administrative service balances. This North Carolina Dental Agreement was approved by the Connecticut Insurance Department on November 17, 2005. For 2010 and 2009, the Company's revenue, including prior contract year and current year estimated accrued true-ups, for providing these services to ADI-TX was \$416,913 and \$491,428, respectively. Interest earned on amounts due from ADI-TX related to the North Carolina Dental Agreement was \$223 and \$468 in 2010 and 2009, respectively.
19. Effective January 1, 2006, the Company entered into a Personnel Services and Expense Reimbursement Agreement (the "New York Personnel Services Agreement") with Aetna Health Inc., a New York corporation ("AHI-NY"). Under this New York Personnel Services Agreement, the Company will provide AHI-NY with the personnel necessary to perform administrative services, including accounting, payment of claims, quality assessment and pharmacy benefit management services, related to AHI-NY's commercial, Medicaid, Medicare and self-insured members. Effective September 1, 2008, the New York Personnel Services Agreement was amended to comply with certain requirements set forth in Medicare laws, rules and regulations that apply solely to the Company's performance of services related to its Medicare Advantage plans. The New York Personnel Services Agreement obligates AHI-NY to pay to the Company the Company's cost of providing such services as well as interest on outstanding administrative service balances. This New York Personnel Services Agreement was approved by the Connecticut Insurance Department on July 28, 2006 and the New York Insurance Department on June 28, 2006. The amendment was approved by the Connecticut Insurance Department on December 14, 2009 and the New York Insurance Department on May 12, 2010. For 2010 and 2009, the Company charged AHI-NY \$26,639,207 and \$26,625,424, respectively, under the New York Personnel Services Agreement.
20. Effective November 18, 2005, the Company entered into a subleasing arrangement whereby the Company subleases to its affiliate, CCAI, certain field office space located in Bedford, New Hampshire. In addition, effective August 1, 2006, the Company entered into a subleasing arrangement whereby the Company subleases to its affiliate, CCAI, certain field office space located in San Diego, California. The Company notified the Connecticut Insurance Department prior to entering into these subleasing arrangements. For 2010 and 2009, CCAI paid the Company \$305,798 for both years for these subleases.

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21. Effective January 1, 2006, the Company and Aetna Behavioral Health ("ABH") entered into an Administrative Services Agreement (the "Behavioral Health Agreement") whereby the Company will provide ABH with certain administrative services including accounting, cash management and processing of claims for the employee assistance services style products sold by ABH. Under the Behavioral Health Agreement, the Company may assess ABH the Company's cost of providing such services as well as interest on outstanding administrative service balances. This Agreement was approved by the Connecticut Insurance Department on December 28, 2006. For 2010 and 2009, the Company assessed ABH \$4,870,473 and \$4,995,979, respectively, under the Behavioral Health Agreement.
22. Effective January 1, 2007, the Company entered into a Personnel Services and Expense Reimbursement Agreement (the "Specialty Pharmacy Personnel Services Agreement") with Aetna Specialty Pharmacy, LLC ("ASRX"). Under this Specialty Pharmacy Personnel Services Agreement, ASRX will make available to the Company the services of certain personnel. The Specialty Pharmacy Personnel Services Agreement obligates the Company to pay to ASRX fees equal to ASRX's cost of providing such services as well as interest on outstanding fee balances. The Specialty Pharmacy Personnel Services Agreement was entered into in the ordinary course of business and did not require approval by the Connecticut Insurance Department. For 2010 and 2009, the Company paid ASRX \$40,776,553 and \$45,545,605, respectively, under the Specialty Pharmacy Personnel Services Agreement.
23. Effective December 1, 2007, the Company entered into an Administrative Services and Solicitation Agreement (the "California Dental Agreement") with Aetna Dental of California Inc. ("ADI-CA"). Under the California Dental Agreement, the Company provides ADI-CA with certain administrative and management services (collectively, the "Administrative Services") including accounting, cash management and ministerial services related to the administration of claims payment. In addition, the Company also provides solicitation services including marketing, account management of all third party brokers and providers and certain contract maintenance and management services. The California Dental Agreement obligates ADI-CA to pay the Company a fee for the Administrative Services subject to an annual true-up mechanism as adjusted from time to time as defined in the agreement, as well as interest on outstanding administrative service balances. The California Dental Agreement was approved by the Connecticut Insurance Department on November 19, 2007. For 2010 and 2009, the Company's revenue for providing these services to ADI-CA, including prior contract year and current year estimated accrued true-ups, was \$3,666,625 and \$4,915,974, respectively. Interest earned on amounts due from ADI-CA related to the California Dental Agreement was \$2,423 and \$7,934 for 2010 and 2009, respectively.
24. Effective April 1, 2008, the Company and Aetna Behavioral Health of Delaware, LLC ("ABHD") entered into a Personnel Services Agreement ("the Delaware Agreement"). Under the Delaware Agreement, ABHD will provide the Company with ABHD personnel to perform services including without limitation quality assessment, utilization review, disease management, patient management and case management. The Delaware agreement obligates the Company to pay ABHD the cost of providing such services as well as interest on outstanding administrative service balances. The Delaware Agreement was approved by the Connecticut Insurance Department on April 3, 2008. For 2010 and 2009, the Company incurred \$12,987,935 and \$13,322,617, respectively, in expenses pursuant to the Delaware Personnel Service Agreement.
25. Effective September 28, 2008, the Company and Schaller Anderson, LLC (formerly Schaller Anderson of Arizona, LLC) ("Schaller") entered into a subcontract (the "Schaller Subcontract"). Under the Schaller Subcontract, Schaller will provide Parkland Community Health Plan, Inc. with certain administrative services including accounting, cash management and processing of claims on behalf of the Company. The Schaller Subcontract obligates the Company to pay Schaller the cost of providing such services as well as interest on outstanding administrative service balances. The Schaller Subcontract was approved by the Connecticut Insurance Department on October 1, 2008. For 2010 and 2009, the Company incurred \$3,876,514 and \$6,501,767, respectively, in expenses pursuant to the Schaller Subcontract.
26. Effective June 29, 2007, the Company and Delaware Physicians Care, Incorporated ("DPCI") entered into a Delegated Patient Management Agreement (the "DPCI Agreement") prior to DPCI becoming a wholly owned-owned subsidiary of Aetna in July, 2007. Under the DPCI Agreement, DPCI will provide the Company with patient management services for The State Employee Health Care Program (the "Employee Program") of the State of Delaware Office of Management and Budget. The DPCI Agreement obligates the Company to pay DPCI a fee for the patient management services equal to a per employee per month cost on employees enrolled in the Employee Program who are residing in the State of Delaware. For the first three months of 2010, the Company incurred \$9,709 in expenses pursuant to the DPCI Agreement. For 2009, the Company incurred \$104,120 in expenses pursuant to the DPCI Agreement. This agreement was terminated on April 1, 2010 and was replaced with a similar agreement between the Company and Schaller (the "Schaller Delaware Agreement"), which was subsequently terminated on September 30, 2010. For the six months from April 1, 2010 to September 30, 2010, the Company incurred \$62,089 in expenses pursuant to the Schaller Delaware Agreement.
27. Effective September 1, 2009, the Company entered into an Administrative Services Agreement (the "AHICE Agreement") with Aetna Health Insurance Company of Europe Limited, a corporation formed in the Republic of Ireland ("AHICE"). Under the AHICE Agreement, the Company provides AHICE with certain administrative services including accounting, cash management and processing of claims. The AHICE Agreement obligates AHICE to pay the Company a fee for such services as well as interest on outstanding administrative service balances. This AHICE Agreement was approved by the Connecticut Insurance Department on July 1, 2008 and by the Republic of Ireland during 2009. For 2010 and 2009, the Company's revenue for providing these services to AHICE was \$854,776 and \$203,564, respectively.
28. Effective January 1, 2010, the Company and Schaller entered into a subcontract (the "Second Schaller Subcontract"). Under the second Schaller Subcontract, Schaller provides Aetna Health Inc., a Texas corporation, certain administrative services including accounting and processing of claims on behalf of the Company. The Second Schaller Subcontract obligates the Company to pay Schaller the cost of providing such services as well as interest on outstanding administrative service balances. The Second Schaller Subcontract was approved by the Connecticut Insurance Department on December 29, 2009. For 2010, the Company incurred \$3,387,872 in expenses pursuant to the Second Schaller Subcontract.
29. Effective January 1, 2010, the Company entered into an Administrative Services Agreement (the "AI Agreement") with Aetna International, Inc., ("AI") a Connecticut Corporation. Under the AI Agreement, the Company provides AI with certain administrative services including accounting, cash management and processing of claims. The AI Agreement obligates AI to pay the Company the cost for such services as well as interest on outstanding administrative service balances. This AI Agreement was approved by the Connecticut Insurance Department on December 29, 2009. For 2010, the Company incurred \$5,120,449 in expenses relating to the AI agreement.
30. Effective November 1, 2010, the Company entered into an Administrative Services Agreement (the "Shanghai Agreement") with Aetna (Shanghai) Enterprises Services Co., Ltd., a company incorporated in the People's Republic of China ("Shanghai"). Under the Shanghai Agreement, Shanghai will provide the Company with administrative services including accounting, bank reconciliations and vendor payments. The Shanghai Agreement obligates the Company to pay Shanghai a fee for such services based on Shanghai's actual service costs and the fee is subject to a quarterly adjustment mechanism. The Shanghai Agreement was approved by the Connecticut Insurance Department on November 10, 2010. For 2010, the Company incurred \$1,546 in expenses pursuant to the Shanghai Agreement.
31. Effective December 3, 2010, the Company entered into an Administrative Services Agreement (the "HDMS Agreement") with Health Data & Management Solutions, Inc., a Delaware corporation ("HDMS"). Under the HDMS agreement, HDMS will provide the Company with certain administrative services including implementation and data processing and submission services related to the Company's Early Retiree Reinsurance Program ("ERRP"). The HDMS Agreement obligates the Company to pay HDMS a fee for such services performed on behalf the Company's ERRP customers. The HDMS Agreement was approved by the Connecticut Insurance Department on December 3, 2010. For 2010, the Company did not pay any fees to HDMS under the HDMS Agreement as no services were rendered.
32. Effective December 21, 2010, the Company entered into an Administrative Services Agreement (the "Health Re Agreement") with Health Re, Inc., a special purpose financial captive insurance company incorporated under the laws of the State of Vermont ("Health Re"). Under the Health Re Agreement, the Company will provide Health Re with certain administrative services including accounting, payment of claims and benefits incurred under the Quota Share Reinsurance Agreement, dated December 21, 2010, by and between Health Re and the Company and also payment of premiums under the Excess of Loss Reinsurance Agreement, dated as of December 21, 2010, by and between Health Re and Vitality Re Limited. The Health Re Agreement obligates Health Re to pay the Company a flat fee for such services. The Health Re Agreement was approved by the Connecticut Insurance Department on November 23, 2010. For 2010, the Company did not receive any fees from Health Re under the Health Re Agreement as no services were rendered.

Executive Compensation

The 2010 Summary Compensation Table summarizes the total compensation paid or earned for the fiscal year ended December 31, 2010 and applicable comparative data for 2009 and 2008 by our Chairman, Chief Executive Officer and President, our Retired Chairman and former Chief Executive Officer, our Chief Financial Officer and our three other most highly paid executive officers (collectively, the “NEOs” or “Named Executive Officers”). When setting compensation for each of the Named Executive Officers, the Compensation Committee reviews tally sheets which show the executive’s current compensation, including equity and non-equity based compensation.

The ABP award amounts for 2010 are disclosed in the 2010 Summary Compensation Table as “Non-Equity Incentive Plan Compensation” and are not categorized as a “Bonus” payment under SEC rules. The amounts listed under “Non-Equity Incentive Plan Compensation” were approved by the Compensation Committee in January 2011. Please refer to the 2010 Grants of Plan-Based Awards Table and related footnotes beginning on page 58 for information about the number of RSUs, PSUs and MSUs, as applicable, awarded to each of the Named Executive Officers in the fiscal year ended December 31, 2010.

The Company has entered into employment arrangements with certain of the Named Executive Officers. Refer to “Agreements with Named Executive Officers” beginning on page 74 for a discussion of those employment arrangements.

2010 Summary Compensation Table

The following table shows the compensation provided by Aetna to each of the Named Executive Officers in 2010 and applicable comparative data for 2009 and 2008.

Name and Principal Position	Year	Salary	Stock Awards (3)	Option Awards (6)	Non-Equity Incentive Plan Compensation (8)	Change in Pension Value and Nonqualified Deferred Compensation Earnings (9)	All Other Compensation (10)	Total
Mark T. Bertolini	2010	\$ 937,318	\$ 5,827,331	\$ 0	\$1,894,848	\$ 31,890	\$117,465	\$ 8,808,852
Chairman, Chief Executive Officer and President	2009	932,414	7,150,030(4)(5)	3,806,838	612,144	54,682	71,692	12,627,800
	2008	919,368	1,290,011(4)	3,010,805	1,390,500	0	40,176	6,650,860
William J. Casazza	2010	498,129	2,100,023	0	672,461	128,234	9,217	3,408,064
Senior Vice President and General Counsel	2009	498,129	1,530,128(4)(5)	1,453,528	218,020	245,183	14,039	3,959,027
	2008	491,283	540,006(4)	1,260,343	404,208	0	17,681	2,713,521
Margaret M. McCarthy(1)	2010	588,506	3,600,037	0	837,312	18,550	65,905	5,110,310
Executive Vice President, Operations and Technology								
Lonny Reisman, M.D.	2010	547,893	1,600,048	0	976,800	0	150,064	3,274,805
Senior Vice President and Chief Medical Officer	2009	547,893	450,022(4)	207,658	239,800	0	23,143	1,468,516
	2008	497,475	180,036(4)	1,532,806	692,083	0	8,144	2,910,544
Joseph M. Zubretsky	2010	730,728	5,800,034	0	1,252,820	10,165	77,343	7,871,090
Senior Executive Vice President and Chief Financial Officer	2009	725,211	4,940,027(4)(5)	2,630,183(7)	396,760	8,816	38,198	8,739,195
	2008	715,064	900,026(4)	2,100,567	865,200(7)	5,477	44,763	4,631,097
Ronald A. Williams(1)	2010	1,095,785(2)	14,300,022	0	2,752,200	2,283,123	299,838	20,730,968
Retired Chairman and former Chief Executive Officer	2009	1,095,785(2)	4,300,011(4)	9,887,890	900,000	1,665,817	208,659	18,058,162
	2008	1,091,764(2)	4,300,019(4)	10,002,642	1,950,000	1,162,866	101,487	18,608,778

- (1) Ms. McCarthy was not a NEO in Aetna’s 2009 or 2010 Proxy Statement. As a result, her 2008 and 2009 compensation as an employee of the Company is not included in the 2010 Summary Compensation Table. Mr. Williams ceased serving as Chief Executive Officer on November 29, 2010, and retired as Chairman on April 8, 2011.
- (2) During 2010, 2009 and 2008, Mr. Williams mandatorily deferred \$99,617, \$99,617 and \$99,237 of his salary, respectively, into an interest bearing account in order to preserve the tax deductibility of such amounts under

Section 162(m) of the Code. The amounts deferred during 2010 are included in the 2010 Nonqualified Deferred Compensation Table on page 64.

- (3) The amounts reported in this column represent the aggregate grant date fair value of the stock awards granted in the relevant year computed in accordance with FASB ASC Topic 718, excluding forfeiture estimates. Refer to page 85 of Aetna's 2010 Annual Report, Financial Report to Shareholders for all relevant valuation assumptions used to determine the grant date fair value of the stock awards included in this column. Amounts shown in this column for 2010 include the grant date fair value of RSUs, PSUs and MSUs granted to each Named Executive Officer in 2010 based upon the grant date value of RSUs and the probable outcome of the performance conditions associated with these PSUs and MSUs as of the date of grant. Ms. McCarthy and Mr. Zubretsky were the only NEOs to receive grants of RSUs in 2010. The grant date fair value of the PSUs granted in 2010 assuming the highest level of performance conditions associated with these PSUs occurs is as follows: Mr. Bertolini, \$3,954,601; Mr. Casazza, \$1,260,038; Ms. McCarthy, \$1,560,039; Dr. Reisman, \$960,038; Mr. Zubretsky, \$2,280,053; and Mr. Williams \$8,600,042. The grant date fair value of the MSUs granted in 2010 assuming the highest level of performance conditions associated with these MSUs occurs is as follows: Mr. Bertolini, \$5,775,047; Mr. Casazza, \$2,205,006; Ms. McCarthy, \$2,730,019; Dr. Reisman, \$1,680,043; Mr. Zubretsky, \$3,990,001; and Mr. Williams, \$15,000,001. Since the Compensation Committee has determined that the Company achieved the one-year operating earnings per share and/or revenue goal for 2010, at the end of the two-year vesting period on February 8, 2012, each MSU will be converted into between zero and 1.5 shares of Common Stock. The conversion ratio will be calculated by dividing the average closing price of the Common Stock for the final 30 trading days of the two-year vesting period by \$29.20, the closing price of the Common Stock on the February 8, 2010 grant date. The resulting quotient will be capped at 1.5 and will be multiplied by the number of MSUs granted to yield the number of MSUs that vest. Each vested MSU represents one share of Common Stock and will be paid in shares of Common Stock, net of taxes, following February 8, 2012.
- (4) Represents the grant date fair value of PSUs granted to each Named Executive Officer in 2008 and 2009 based upon the probable outcome of the performance conditions associated with these PSUs as of the date of grant. Because the threshold performance level associated with these PSUs was not achieved, all of the PSUs granted in each of 2008 and 2009 expired without payment.
- (5) In addition to the PSUs granted in 2009, amounts shown also include the grant date fair value of RSUs granted to these Named Executive Officers in 2009.
- (6) Amounts shown in this column represent the grant date fair value of SARs granted to each Named Executive Officer in 2008 and 2009. No SARs were granted to any Named Executive Officer in 2010. The SAR values are calculated using a modified Black-Scholes Model for pricing options. Refer to page 85 of Aetna's 2010 Annual Report, Financial Report to Shareholders for all relevant valuation assumptions used to determine the grant date fair value of the SARs included in this column.
- (7) Mr. Zubretsky elected to exchange \$40,000 of his ABP award for 2008 for SARs with an exercise price equal to the closing price of the Common Stock on February 13, 2009, the date of grant, which was \$32.11. This amount is included in the 2008 Non-Equity Incentive Plan Compensation figure but not the 2009 Option Awards figure.
- (8) Amounts shown in this column represent bonus awards for the relevant calendar year under the ABP. For 2010, bonus pool funding under the ABP depended upon Aetna's performance against certain measures discussed under "How are annual performance-based bonuses determined?" beginning on page 47.
- (9) Amounts in this column only reflect pension values and do not include earnings on deferred compensation amounts because such earnings are non-preferential. Refer to "2010 Nonqualified Deferred Compensation Table" and "Deferred Compensation Narrative" beginning on page 64 for a discussion of deferred compensation. The following table presents the change in present value of accumulated benefits under the Pension Plan and Supplemental Pension Plan from December 31, 2009 through December 31, 2010. See "Pension Plan Narrative" beginning on page 63 for a discussion of pension benefits and the economic assumptions behind the figures in this table.

Named Executive Officer	Pension Plan	Supplemental Pension Plan
Mark T. Bertolini	21,380	10,510
William J. Casazza	66,685	61,549
Margaret M. McCarthy	15,086	3,464
Lonny Reisman, M.D.	0(a)	0(a)
Joseph M. Zubretsky	10,165	0
Ronald A. Williams	\$36,390	\$2,246,733

(a) Dr. Reisman is not eligible to participate in the Pension Plan or Supplemental Pension Plan because he joined the Company through its acquisition of Active Health Management, Inc.

(10) All Other Compensation consists of the following for 2010:

	Mark T. Bertolini	William J. Casazza	Margaret M. McCarthy	Lonny Reisman, M.D.	Joseph M. Zubretsky	Ronald A. Williams
Personal Use of Corporate Aircraft(a)	\$ 54,380	\$ 0	\$59,476	\$ 80,038	\$34,106	\$257,659
Personal Use of Corporate Vehicles(b)	5,666	0	211	21,203	32,144	15,961
Professional Association Dues	0	2,199	0	22,605	375	0
Financial Planning	0	800	0	20,000	4,500	20,000
Legal Fees(c)	51,201	0	0	0	0	0
Company Matching Contributions Under 401(k) Plan	6,218	6,218	6,218	6,218	6,218	6,218
Total	\$117,465	\$9,217	\$65,905	\$150,064	\$77,343	\$299,838

(a) The calculation of incremental cost for personal use of Company aircraft includes only those variable costs incurred as a result of personal use, such as fuel and allocated maintenance costs, and excludes non-variable costs which the Company would have incurred regardless of whether there was any personal use of the aircraft.

(b) Represents the aggregate incremental cost to the Company of personal use of a Company driver and vehicle.

(c) Represents reimbursement of Mr. Bertolini's legal fees associated with negotiating an amendment to his employment agreement.

2010 Grants of Plan-Based Awards Table

The following table sets forth information concerning plan-based equity and non-equity awards granted by Aetna during 2010 to the Named Executive Officers.

Name	Grant Date	Approval Date	Estimated Future Payouts Under Non-Equity Incentive Plan Awards(5)			Estimated Future Payouts Under Equity Incentive Plan Awards			All Other Stock Awards: Number of Shares of Stock or Units (#)	Grant Date Fair Value of Stock and Option Awards(6)
			Threshold (\$)	Target (\$)	Maximum (\$)	Threshold (#)	Target (#)	Maximum (#)		
Mark T. Bertolini	2/08/2010	1/21/2010(1)	\$—	\$ —	\$ —	0	56,507	113,014	—	\$ 1,650,004
	2/08/2010	1/21/2010(2)	—	—	—	0	113,738	170,607	—	3,850,031
	11/29/2010	10/12/2010(3)	—	—	—	0	10,852	21,704	—	327,296
			0	1,136,000	3,000,000					
William J. Casazza	2/08/2010	1/21/2010(1)	—	—	—	0	21,576	43,152	—	630,019
	2/08/2010	1/21/2010(2)	—	—	—	0	43,427	65,141	—	1,470,004
			0	400,036	3,000,000					
Margaret M. McCarthy	2/08/2010	1/21/2010(1)	—	—	—	0	26,713	53,426	—	780,020
	2/08/2010	1/21/2010(2)	—	—	—	0	53,767	80,651	—	1,820,013
	12/2/2010	12/02/2010(4)	—	—	—	—	—	—	32,787	1,000,004
			0	534,000	3,000,000					
Lonny Reisman, M.D.	2/08/2010	1/21/2010(1)	—	—	—	0	16,439	32,878	—	480,019
	2/08/2010	1/21/2010(2)	—	—	—	0	33,088	49,632	—	1,120,029
			0	440,000	3,000,000					
Joseph M. Zubretsky	2/08/2010	1/21/2010(1)	—	—	—	0	39,042	78,084	—	1,140,026
	2/08/2010	1/21/2010(2)	—	—	—	0	78,582	117,873	—	2,660,001
	12/2/2010	12/2/2010(4)	—	—	—	—	—	—	65,574	2,000,007
			0	740,000	3,000,000					
Ronald A. Williams	2/08/2010	1/21/2010(1)	—	—	—	0	147,261	294,522	—	4,300,021
	2/08/2010	1/21/2010(2)	—	—	—	0	295,421	443,132	—	10,000,001
			0	1,650,000	3,000,000					

17. d.: What actions has Aetna taken in the interest of policyholders to ensure the lowest negotiated prices from hospitals and out-patient facilities?

Aetna understands that health care has become unaffordable for many policyholders and that rising health care costs must be addressed. We have made it clear to health care providers that continuing to cost shift to commercial payers is not an acceptable solution to the underlying cost issues they face. We are attempting to hold the line on cost increases in our provider negotiations and are prepared to allow contracts to terminate if necessary when agreement cannot be reached on reimbursement. During a negotiation, we may engage plan sponsors as needed to alert them to the issues in the negotiation. Aetna's medical personnel identify patients in active or planned course of care and assist in transitioning these patients to new health care providers when appropriate. These steps are time consuming and resource intensive but the process is necessary to effective management of cost and patient care. Once the termination occurs, we are prepared to leave a hospital, physician, physician group or other health care provider out of our network indefinitely, until a more acceptable contract can be negotiated.

Other Network Initiatives to Address Rising Cost

In addition to our negotiation and termination management processes, Aetna has developed or is in the process of developing network alternatives, new provider payment models, and benefit plans designed to improve the overall cost and quality of health care services rendered to our members. These are summarized below:

Narrow Networks – Aetna has implemented the Aetna Value Network (i.e. “narrow networks”) in multiple California markets for HMO business. These networks are composed of a sub-set of Aetna's California HMO IPA network where the IPAs meet efficiency measures relating to the total cost of care.

Aexcel Networks – Aetna utilizes an episodic treatment grouping methodology to identify efficient providers in twelve surgical specialties. Quality screens are applied to the most efficient providers and these physicians are then made part of Aetna's Aexcel provider network. These networks can be coupled with benefit plans that encourage patients to use Aexcel providers.

Pay for Performance (P4P) – Aetna participates in the Integrated Healthcare Association's California P4P program. This program has demonstrated some improvement in quality, and is now proposed to include efficiency measures for payments in 2011. The efficiency metrics upon which the enhanced program is based are designed to lower overall cost. Aetna is also in the process of independently enhancing provider incentives based on site of service, re-admissions, and ER and inpatient utilization.

Bundled Payments – Aetna is working with the Integrated Healthcare Association in collaboration with other health plans and providers to develop and implement an all inclusive bundled payment mechanism for certain surgical procedures. While this program is currently limited to Aetna's HMO business, it will be expanded beyond the initial pilot phase if successful. Bundled payments are considered one potentially effective way of aligning the payment methodology with a patient outcome of higher quality and lower cost.

Institutes of Quality (IOQ)/Institutes of Excellence (IOE): Aetna has established organ transplant IOE's and a Bariatric Surgery IOQ network in California. We are piloting a Cardiac IOQ, an Infertility IOE and other IOQs and IOEs are under consideration, including orthopedics and oncology. These networks are developed using consistent scoring systems which include both quality and cost metrics. These networks are often paired with benefit plans that encourage or require members to utilize IOE's/IOQ's in order to receive maximum benefits under the plan.

Clinically Integrated PPO Networks - Aetna is working on a pilot with a large IPA in Southern California that is interested in moving to a clinically integrated model for their PPO business. This IPA and many other California IPAs have developed sophisticated methods of managing their HMO patients that both improve quality and lower cost. Examples include primary care physician management of patient care, use of claims and other data to identify and manage patients with chronic illness, referral management focusing on appropriateness of referral and effective care management, including hospitalist teams. The primary barrier to applying these techniques to a PPO population is the misalignment of payment incentives under fee-for-service reimbursement. Fee for service reimbursement, unlike capitation -- the prevalent payment methodology for the HMO -- creates incentives for physicians to maximize revenue by doing more, not necessarily what results in better patient care. Aetna will pay a care management fee and is establishing performance benchmarks and performance targets which if met would be expected to result in lower cost and improved quality. Aetna is willing to share in any cost savings, permitting the group to use this additional revenue to provide incentives for physicians to better manage patient care.

Accountable Care Solutions – Aetna offers consulting services, health information technology solutions, health care analytics and other services to health care providers interested in forming an Accountable Care Organization (ACO). ACOs potentially offer a more systematic and cost effective way of managing the health care needs of a population within specific geographic areas.

Other Aetna initiatives to address medical cost trend:

Ambulatory Surgery Center (ASC) Costs – Aetna is pursuing network and plan design changes designed to reduce non-participating ASC utilization and to encourage non-participating ASCs to join Aetna's provider network.

Emergency Room (ER) Coding: Aetna has identified a trend in which hospitals are billing for emergency room services using codes for patient services that reflect more intense and expensive services. Aetna is aggressively monitoring hospital coding of services rendered in the emergency department. Aetna has also implemented a new claims payment policy designed to prevent up-coding.

Implant Costs: Aetna is monitoring implant costs and enforcing contract provisions requiring audit and overpayment recovery.

Hospital Based Physicians: Aetna is implementing a strategy designed to reduce (non-participating) hospital based physician costs. Strategies include more effective use of cost data and working with hospitals to encourage hospital based physician groups to contract with Aetna.

18. a.: Describe the significant economic, social and medical developments that have been driving Aetna's *in-patient* price inflation in the recent past. For each of these developments, explain at what level it should reasonably be expected to continue in future, and why.

18. b.: Describe the significant economic, social and medical developments that have been driving Aetna's *out-patient* price inflation in the recent past. For each of these developments, explain at what level it should reasonably be expected to continue in future, and why.

There are several important components that drive inpatient and outpatient costs. These include medical costs charged by hospitals, cost shifting by the government, and ongoing market consolidation. We do not expect that inpatient or outpatient price inflation will moderate until the underlying drivers of cost inflation are addressed. Market consolidation is expected to continue and cost shifting by government programs is not likely to change in the near future.

Hospital System Rate Demands: Hospitals have historically faced and continue to be confronted by cost pressures which have caused them to shift costs to commercial payers. Over the last few years and continuing into 2011, systems have demanded increases well into the double digits, with some as high as 60% or more.

Hospitals cite under-funded government programs as the primary reason for the cost shift. Underpayments by Medicare and Medicaid result in a typical insured family paying almost 11% more in premiums. This translates into about \$1788 in additional costs per family - \$1512 in higher premiums and \$276 in higher out of pocket costs. The Kaiser Family Foundation has estimated that the average monthly premium of employer-sponsored family coverage is \$1115 per month* so the additional costs that result from cost shifting exceed the amount an average family pays in premiums.

These continual underpayments by public programs make private health insurance significantly more expensive than it otherwise would be.** Medicare only covers 91% of hospital costs. For Medicaid, hospitals received payment of only 88% of every dollar spent by hospitals caring for Medicaid patients.***

Hospitals also point to union labor costs, and costs associated with rebuilding or retrofitting to meet CA seismic regulations as factors contributing to the need for large increases. Over the last two years, other factors associated with the economy have come into play and are used by hospitals as justification for increases. These include:

- Rising number of uninsured patients as well as insured patients who can't pay deductibles/coinsurance (uncollectible debt)
- Increase in patient acuity/deferral of higher margin elective admissions; this means the hospital's cost of care has increased (more acute cases), yet reimbursement levels have not kept pace.
- Losses in investment portfolios and fewer charitable contributions
- Bond rating pressure has increased the cost of capital.

Consolidation - Market consolidation among providers had led to market dominant positions by health systems in both Northern and Southern California. Large health systems can – because of their size and market penetration – demand increases that smaller systems can't. Often the alternatives to not having these providers in the network are far more costly than keeping them in. Provider consolidation is continuing to occur among health care providers in both Northern and

Southern California. Larger and financially stronger hospital systems are acquiring weaker medical groups and hospitals. This has an inflationary effect because the acquiring provider generally commands higher rates. In “Unchecked Provider Clout in California Foreshadows Challenges to Health care Reform” researchers say “evidence from two decades of hospital mergers and acquisitions demonstrates that consolidating hospital markets drives up prices” and they note “a definite shift in negotiating strength toward providers, resulting in higher payment rates and premiums.”****

Several items have contributed to this market leverage. There are new provider consolidation and integration strategies where “must have” hospitals and facilities combine with lesser known facilities and then negotiate rates for the entire system in “all or nothing” contracts. Hospitals also are collaborating with doctors and negotiating for the entire system.

An overall physician shortage and reduction in hospital beds as well as consumer demand for broader provider networks also has heightened provider leverage. The enhanced provider market power is demonstrated through the near doubling of California hospital prices from 1999-2005 even though national Medicare hospital inpatient costs per admission increased only 5.5% during the same period.****

One hospital in California is generating charges of 490% of Medicare. Another hospital system has negotiated rates that range from 198% to 316% of Medicare.

Provider consolidation is the most important historical factor in explaining why costs are higher in Northern vs. Southern California. Northern California’s health care delivery system is more highly consolidated than in Southern California. Northern California is characterized by the presence of a few large vertically integrated health systems, including Sutter, Catholic Healthcare West, University of California, and Stanford/Packard in a relatively small geographic area. These health systems employ physicians through their physician foundations.

-Hospital volumes: Stanford 23%; Sutter 20%; the next four largest systems account for 30% of the total market.

-Physician volume: Sutter, Hill, BTMG, SCCIPA, PMG San Jose, and Muir account for 90% of HMO membership

On average, Aetna’s normalized per day costs are 43% higher in Northern California than in Southern California and normalized per case costs are 37% (adjusted) higher. Overall, health care prices are 35%-40% higher in Northern California.

Provider Disengagement Contributes to Higher Medical Cost:

Specific California health care providers choose not to contract with Aetna for participation in our provider networks. Non-participating providers contribute to higher health care costs by charging fees, in many cases higher than charges of participating providers, and then billing for these fees on a non-discounted rate basis. As an example of a driver of inpatient service cost inflation, one such provider system, Prime Health, is profiled below.

Prime Health is a statewide network of hospitals, all of which participated in Aetna’s network prior to acquisition by Prime Health but are now non-participating.

Prime Health purchases hospitals and subsequently terminates payer contracts – this affects cost trend during the year in which the termination occurs. Prime Health acquired Alvarado Hospital at the end of 2010 and is expected to continue its acquisition strategy.

- Prime Health purchased its first hospital in 2001. Beginning in 2006, Prime Health began acquiring hospitals in Southern California at a rapid pace. The company now owns fourteen CA hospitals and more acquisitions are expected.
- Prime Health does not contract with commercial insurers, with few exceptions. Upon acquisition of a hospital, Prime Health immediately seeks to terminate all commercial payer contracts. As a result, Aetna and other plans have exposure to billed charges for patients who receive care through Prime Health facilities. On average, Prime hospitals' billed charges are 39% higher than the billed charges of other hospitals in the Southern California market.

Hospital Name	City	County	Beds	Acquisition Date
Alvarado Hospital	National City	San Diego	281	2010-Nov
Centinela Hospital Medical Center	Inglewood	Los Angeles	370	2007-Oct
Chino Valley Medical Center	Chino	San Bernardino	126	2006-Mar
Desert Valley Hospital	Victorville	San Bernardino	183	2001-Jan
Encino Hospital Medical Center	Encino	Los Angeles	151	2008-Jun
Garden Grove Hospital Medical Center	Garden Grove	Orange	167	2008-Jun
Huntington Beach Hospital	Huntington Beach	Orange	131	2006-Sep
La Palma Intercommunity Hospital	La Palma	Orange	141	2006-Sep
Montclair Hospital Medical Center	Montclair	San Bernardino	102	2006-Nov
Paradise Valley Hospital	National City	San Diego	301	2007-Mar
San Dimas Community Hospital	San Dimas	Los Angeles	63	2008-Jun
Shasta Regional Medical Center	Redding	Shasta	246	2008-Dec
Sherman Oaks Community Hospital	Sherman Oaks	Los Angeles	153	2006-Feb
West Anaheim Medical Center	Anaheim	Orange	219	2006-Sep

Further, many hospital based physician groups (emergency room physicians, radiologists, pathologists and anesthesiologists), and a large number of ambulatory surgery centers also choose not to participate in Aetna's network. Many of these hospital based physicians practice at hospitals that participate in health plan contracts. This leads to costly confusion for consumers that receive services at a network hospital only to receive bills from non-participating emergency room physicians, radiologists, pathologists and anesthesiologists. Payments to non-participating surgery centers, many of them owned by the physicians who refer to them, represent an ongoing and significant component of our medical cost.

References:

*Kaiser Family Foundation, Employer Health Benefits 2009

**Milliman, Hospital and Physician Cost Shift: Payment Level Comparison of Medicare, Medicaid, and Commercial Payers, December 2008

***American Hospital Association Underpayment by Medicare and Medicaid Fact Sheet, November 2009

****Health Affairs: Unchecked Provider Clout in California Foreshadows, April 2010
<http://content.healthaffairs.org/content/29/4/699.abstract>

18. c.: Describe the significant economic, social and medical developments that have been driving Aetna members' increasing utilization in the recent past. For each of these developments, explain at what level it should reasonably be expected to continue in future, and why.

Aetna cannot predict the full impact that economic and social developments will have on healthcare utilization for our members, particularly in light of the recent unprecedented economic downturn. The actual social and economic circumstance of each member is not collected or used to determine utilization patterns. Prior year claims experience and trends are the best guides we have of use patterns.

The main drivers of health care utilization for Aetna members mirror those issues facing the larger United States population: chronic disease (obesity, diabetes, congestive heart failure), increasing illness of the aging baby boomer population, end of life care, the impact of premature infant births associated with high risk pregnancy, new drug therapies, and new highly technological procedures and imaging (e.g. spinal surgeries, advances in MRI imaging).

To stem both the cost and utilization of some of these conditions we have initiated multiple local and national initiatives and have collaborated with other public stakeholders. Efforts like our Aetna Compassionate Care Program, and Med-Solutions Precertification programs for high cost technology use, and comprehensive disease management programs are just a sampling of Aetna's programs addressing appropriate use of care.

There may also be geographic factors that influence local utilization patterns of care, such as the higher cost of services in one geographic area versus another and differences in the availability of emergency room or urgent care centers. Efforts to steer members to urgent care centers throughout California rather than use costlier ER settings have been made in collaboration with employers. Transparency tools allowing members to compare the potential cost of services for routine procedures along with robust on-line consumer directed tools are available on Aetna's web site.

Part of our approach to care for our members includes contemporaneous predictions of which members may be at risk for becoming higher users of costly services. We do this during routine case and utilization management, and incorporate known facts of the member's care in our predictions. This approach has allowed us to engage members earlier in plans of care and provide access to care early in the member's illness cycle, thus preventing unnecessary use and costs.

As the economic conditions of many Americans improve and more people return to work, it can be expected that routine use of elective and preventive care will increase. This would be appropriate use of care and should ultimately improve the health of the population. Alternatively, more illness may emerge as those who put off care during the recession present with health care conditions that may be more advanced and thus require more service use and cost. We are prepared to manage this volatility in use, but cannot predict the degree it will rise or fall. Aetna continues to partner with national researchers to determine if improved efforts in coordination of care may be one avenue to improve members' overall health and reduce utilization and health disparities.

References:

1. Aetna Compassionate Care Program <http://www.aetna.com/individuals-families-health-insurance/sas/compassionate-care/how-it-works.html>
2. Aetna Foundation Supports New Study of Impact of Poorly Coordinated Patient Care http://www.aetna.com/news/newsReleases/2010/1207_AetnaRAND.html

18. d.: Describe whether and how the independent actuary (Milliman) has independently observed these medical trends and whether it includes them in its pricing model.

Milliman reviewed Aetna's historical and projected trends prior to providing an actuarial certification. Aetna's observed and projected medical trends are within the range of trends Milliman has observed for similar products in the same geographical area.

Medical trend assumptions can vary significantly depending on factors unique to each situation. Such factors include type of plan, benefit structure, and geographic area. Moreover, these factors tend to be dynamic, requiring continuous analysis and subjective evaluation. For these reasons, it is difficult to establish a single set of recommended trend factors. Rather, the information in Milliman's pricing model is intended to provide a framework for establishing trend assumptions for a variety of situations.

SERFF Tracking Number: *AETN-128000422* *State:* *California*
Filing Company: *Aetna Life Insurance Company* *State Tracking Number:* *HAO-2012-0010*
Company Tracking Number: *AETNA CA SG ALIC 040112*
TOI: *H16G Group Health - Major Medical* *Sub-TOI:* *H16G.003A Small Group Only - PPO*
Product Name: *CA SG 2Q12 ALIC nongrand*
Project Name/Number: */*

Attachment "CA 2Q12 ALIC Supplemental Information for CDI Actuaries.xls" is not a PDF document and cannot be reproduced here.

See next page for attachment.

Prior Plan Name	Ded (Individual/Family)		Coins
	In Network	Out of Network	In Network
CA MC \$250 90/70	\$250; two member maximum	\$250; two member maximum	90%
CA MC \$250 80/60	\$250; two member maximum	\$250; two member maximum	80%
CA MC \$500 80/60	\$500; two member maximum	\$500; two member maximum	80%
CA MC \$1,000 70/50	\$1,000; two member maximum (In and Out combined)	\$1,000; two member maximum (In and Out combined)	70%
CA MC \$750 80/50/50	\$750; two member maximum (In and Out combined)	\$750; two member maximum (In and Out combined)	80% Professional/50% Facility
CA MC \$1,000 80/50/50	\$1,000; two member maximum	\$1,000; two member maximum	80% Professional/50% Facility
CA MC \$2,000 80/50/50	\$2,000; two member maximum	\$2,000; two member maximum	80% Professional/50% Facility
CA MC \$2,500 75/50	\$2,500; two member maximum (In and Out combined)	\$2,500; two member maximum (In and Out combined)	75%
CA MC \$3,500 65/50	\$3,500; two member maximum (In and Out combined)	\$3,500; two member maximum (In and Out combined)	65%
CA MC \$10,000 100/50	\$10,000/\$10,000 (In and Out Combined)	\$10,000/\$10,000 (In and Out Combined)	100%
CA MC HSA HDHP \$2,000 80/50	\$2,000/\$4,000 (In and Out combined)	\$2,000/\$4,000 (In and Out combined)	80%
CA MC HSA HDHP \$3,000 90/50	\$3,000/\$6,000	\$3,000/\$6,000	90%
CA MC HSA HDHP \$3,500 80/50	\$3,500/\$7,000 (In and Out combined)	\$3,500/\$7,000 (In and Out combined)	80%
CA MC HRA HDHP \$3,000 80/50	\$3,000/\$6,000 (In and Out Combined)	\$3,000/\$6,000 (In and Out Combined)	80%
CA MC HRA HDHP \$5,000 80/50	\$5,000/\$10,000 (In and Out combined)	\$5,000/\$10,000 (In and Out combined)	80%

New Plan Name	Ded (Individual/Family)		Coins
	In Network	Out of Network	In Network
CA MC \$250 90/70 \$20	\$250; two-member maximum	\$250; two-member maximum	90%
CA MC \$250 80/60 \$20	\$250; two-member maximum	\$250; two-member maximum	80%
CA MC \$500 80/60 \$35	\$500; two-member maximum	\$500; two-member maximum	80%
CA MC \$1,000 70/50 \$25	\$1,000; two-member maximum	\$1,000; two-member maximum	70%
CA MC \$750 80/50/50 \$25	\$750; two-member maximum	\$750; two-member maximum	80% prof; 50% facility
CA MC \$1,250 80/50/50 \$25	\$1,250; two-member maximum	\$1,250; two-member maximum	80% prof; 50% facility
CA MC \$2,000 80/50/50 \$25	\$2,000; two-member maximum	\$2,000; two-member maximum	80% prof; 50% facility
CA MC \$2,500 75/50 \$25	\$2,500; two-member maximum	\$2,500; two-member maximum	75%
CA MC \$3,500 65/50 \$35	\$3,500; two-member maximum	\$3,500; two-member maximum	65%
CA MC \$10,000 100/50	\$10,000/\$10,000	\$10,000/\$10,000	100%
CA MC HSA HDHP \$2,000 80/50	\$2,000/\$4,000	\$2,000/\$4,000	80%
CA MC HSA HDHP \$3,000 90/50	\$3,000/\$6,000	\$3,000/\$6,000	90%
CA MC HSA HDHP \$3,500 80/50	\$3,500/\$7,000	\$3,500/\$7,000	80%
CA MC HRA HDHP \$3,000 70/50	\$3,000/\$6,000	\$3,000/\$6,000	70%

Changes

Out of Network	Coinsurance Limit		RX		
	In Network	Out of Network	Cost Share	MOD	Ded
70%	\$3,000; two member maximum	\$6,000; two member maximum	\$10/\$25/\$50/30%	2X90	None
60%	\$3,500; two member maximum	\$7,000; two member maximum	\$15/\$40/\$50/30%	2X90	None
60%	\$4,000; two member maximum	\$8,000; two member maximum	\$15/\$40/\$50/30%	2X90	None
50%	\$5,000; two member maximum	\$10,000; two member maximum	\$15/\$40/\$50/30%	2X90	None
50%	\$5,000; two member maximum	\$10,000; two member maximum	\$15/\$40/\$50/30%	2X90	None
50%	\$5,000; two member maximum	\$10,000; two member maximum	\$15/\$40/\$50/30%	2X90	None
50%	\$5,000; two member maximum	\$10,000; two member maximum	\$15/\$40/\$50/30%	2X90	None
50%	\$5,000; two member maximum	\$10,000; two member maximum	\$20/\$40/\$70/30%	2X90	\$250 (applies to Brand Name only)
50%	\$5,000; two member maximum	\$10,000; two member maximum	\$20/\$40/\$70/30%	2X90	\$250 (applies to Brand Name only)
50%	\$0/\$0	Unlimited	\$20/\$40/\$70/30%	2X90	None
50%	\$3,500/\$7,000	\$7,000/\$14,000	\$20/\$40/\$70/30%	2X90	Integrated with Medical
50%	\$2,500/\$5,000	\$5,000/\$10,000	\$20/\$40/\$70/30%	2X90	Integrated with Medical
50%	\$2,000/\$4,000	\$4,000/\$8,000	\$20/\$40/\$70/30%	2X90	Integrated with Medical
50%	\$1,500/\$3,000	\$3,000/\$6,000	\$20/\$40/\$70/30%	2X90	Integrated with Medical
50%	\$2,000/\$4,000	\$4,000/\$8,000	\$20/\$0/\$70/30%	2X90	Integrated with Medical

Out of Network	Coinsurance Limit		RX		
	In Network	Out of Network	Cost Share	MOD	Ded
70%	\$3,000; two-member maximum	\$6,000; two-member maximum	\$15/\$25/\$40/30% up to \$250 per script	2X90	None
60%	\$3,500; two-member maximum	\$7,000; two-member maximum	\$15/\$40/\$50/30% up to \$250 per script	2X90	None
60%	\$4,000; two-member maximum	\$8,000; two-member maximum	\$15/\$40/\$50/30% up to \$250 per script	2X90	None
50%	\$5,000; two-member maximum	\$10,000; two-member maximum	\$15/\$40/\$50/30% up to \$250 per script	2X90	None
50%	\$5,000; two-member maximum	\$10,000; two-member maximum	\$15/\$40/\$50/30% up to \$250 per script	2X90	\$250 per member
50%	\$5,000; two-member maximum	\$10,000; two-member maximum	\$15/\$40/\$50/30% up to \$250 per script	2X90	\$250 per member
50%	\$5,000; two-member maximum	\$10,000; two-member maximum	\$20/\$40/\$70/30% up to \$250 per script	2X90	\$250 per member
50%	\$5,000; two-member maximum	\$10,000; two-member maximum	\$20/\$40/\$70/30% up to \$250 per script	2X90	\$250 per member
50%	\$5,000; two-member maximum	\$10,000; two-member maximum	\$20/\$40/\$70/30% up to \$250 per script	2X90	\$250 per member
50%	\$5,000; two-member maximum	\$10,000; two-member maximum	\$20/\$40/\$70/30% up to \$250 per script	2X90	\$250 per member
50%	\$0/\$0	Unlimited	\$20/\$40/\$70/30% up to \$250 per script	2X90	\$250 per member
50%	\$3,500/\$7,000	\$7,000/\$14,000	\$20/\$40/\$70/30%	2X90	Integrated with Medical
50%	\$2,500/\$5,000	\$5,000/\$10,000	\$20/\$40/\$70/30%	2X90	Integrated with Medical
50%	\$1,000/\$2,000	\$3,000/\$6,000	\$20/\$40/\$70/30%	2X90	Integrated with Medical
50%	\$1,500/\$3,000	\$3,000/\$6,000	\$20/\$40/\$70/30% up to \$250 per script	2X90	Integrated with Medical

Emergency Room		Inpatient Hospital	
In Network	Out of Network	In Network	Out of Network
90% after \$100	90% after \$100	90%	70% after \$250
80% after \$100	80% after \$100	80%	60% after \$250
80% after \$100	80% after \$100	80%	60% after \$250; Aetna pays up to \$750 per day
70% after \$100	70% after \$100	70%	50% after \$250; Aetna pays up to \$750 per day
80% Professional/50% Facility after \$100	80% Professional/50% Facility after \$100	80% Professional/50% Facility	50%; Aetna pays up to \$750 a day
80% Professional/50% Facility after \$100	80% Professional/50% Facility after \$100	80% Professional/50% Facility	50%; Aetna pays up to \$750 per day
80% Professional/50% Facility after \$100	80% Professional/50% Facility after \$100	80% Professional/50% Facility	50%; Aetna pays up to \$750 per day
75% after \$100	75% after \$100	75%	50%; Aetna pays up to \$750 per day
65% after \$100	65% after \$100	65%	50%; Aetna pays up to \$750 per day
100%	100%	100%	50%; Aetna pays up to \$750 per day
80%	80%	80%	50%; Aetna pays up to \$750 per day
90%	90%	90%	50%; Aetna pays up to \$750 per day
80%	80%	80%	50%; Aetna pays up to \$750 per day
80%	80%	80%	50%; Aetna pays up to \$750 per day
80%	80%	80%	50%; Aetna pays up to \$750 per day

Emergency Room		Inpatient Hospital	
In Network	Out of Network	In Network	Out of Network
\$150 copay plus 90%	\$150 copay plus 90%	90%	\$250 per admission plus 70%
\$150 copay plus 80%	\$150 copay plus 80%	80%	\$250 per admission plus 60%
\$150 copay plus 80%	\$150 copay plus 80%	80%	per admission plus 60%; Aetna pays up to \$750 per day
\$150 copay plus 70%	\$150 copay plus 70%	70%	per admission plus 50%; Aetna pays up to \$750 per day
\$150 copay plus 80% prof, 50% facility	\$150 copay plus 80% prof, 50% facility	80% prof and ancillary; 50% facility	50%; Aetna pays up to \$750 per day
\$150 copay plus 80% prof, 50% facility	\$150 copay plus 80% prof, 50% facility	80% prof and ancillary; 50% facility	50%; Aetna pays up to \$750 per day
\$150 copay plus 80% prof, 50% facility	\$150 copay plus 80% prof, 50% facility	80% prof and ancillary; 50% facility	50%; Aetna pays up to \$750 per day
\$150 copay plus 75%	\$150 copay plus 75%	75%	50%; Aetna pays up to \$750 per day
\$150 copay plus 65%	\$150 copay plus 65%	65%	50%; Aetna pays up to \$750 per day
100%	100%	100%	50%; Aetna pays up to \$750 per day
80%	80%	80%	50%; Aetna pays up to \$750 per day
90%	90%	90%	50%; Aetna pays up to \$750 per day
80%	80%	80%	50%; Aetna pays up to \$750 per day
70%	70%	70%	50%; Aetna pays up to \$750 per day

Outpatient Hospital		Physician - PCP		Physician - SPC	
In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
80%	60% after \$150	\$15	70%	\$15	70%
70%	50% after \$150	\$20	60%	\$20	60%
70% after \$150	50% after \$150; Aetna pays up to \$400 per surgery	\$35	60%	\$35	60%
60% after \$150	50% after \$150; Aetna pays up to \$400 per surgery	\$25	50%	\$25	50%
70% Professional/50% Facility	50%; Aetna pays up to \$400 per surgery	\$25	50%	\$25	50%
70% Professional/50% Facility	50%; Aetna pays up to \$400 per surgery	\$25	50%	\$25	50%
70% Professional/50% Facility	50%; Aetna pays up to \$400 per surgery	\$25	50%	\$25	50%
75%	50%; Aetna pays up to \$400 per surgery	\$25	50%	\$25	50%
65%	50%; Aetna pays up to \$400 per surgery	\$35	50%	\$35	50%
100%	50%; Aetna pays up to \$400 per surgery	\$20	50%	100%	50%
80%	50%; Aetna pays up to \$400 per surgery	80%	50%	80%	50%
90%	50%; Aetna Pays up to \$400 per surgery	90%	50%	90%	50%
80%	50%; Aetna pays up to \$400 per surgery	80%	50%	80%	50%
80%	50%; Aetna pays up to \$400 per surgery	80%	50%	80%	50%
80%	50%; Aetna pays up to \$400 per surgery	80%	50%	80%	50%

Outpatient Hospital		Physician - PCP		Physician - SPC	
In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
80%	60%; Aetna pays up to \$400 per surgery	\$20	70%	\$20	70%
\$150 copay plus 70%	50%; Aetna pays up to \$400 per surgery	\$20	60%	\$20	60%
70%	\$150 copay plus 50%; Aetna pays up to \$400 per surgery	\$35	60%	\$35	60%
\$250 copay plus 60%	\$150 copay plus 50%; maximum Aetna payment of \$400 per surgery	\$25	50%	\$25	50%
70% prof and ancillary; 50% facility	50%; Aetna pays up to \$400 per surgery	\$25	50%	\$25	50%
70% prof and ancillary; 50% facility	50%; Aetna maximum payment of \$400 per surgery	\$25	50%	\$25	50%
70% prof and ancillary; 50% facility	50%; Aetna pays up to \$400 per surgery	\$25	50%	\$25	50%
\$250 copay plus 75%	50%; Aetna pays up to \$400 per surgery	\$25	50%	\$25	50%
\$250 copay plus 65%	50%; Aetna pays up to \$400 per surgery	\$35	50%	\$35	50%
100%	50%; Aetna pays up to \$400 per surgery	\$20	50%	\$20 after deductible	50%
80%	50%; Aetna pays up to \$400 per surgery	80%	50%	80%	50%
90%	50%; Aetna pays up to \$400 per surgery	90%	50%	90%	50%
80%	50%; Aetna pays up to \$400 per surgery	80%	50%	80%	50%
70%	50%; Aetna pays up to \$400 per surgery	\$30	50%	\$30	50%

Effective Date					8/1/2010					9/1/2010					10/1/2010					4/1/2012							
Product	Effective Date	Plan Name	TPID	Plan Factor	Plan Name	TPID	Plan Factor	% Benefit Change	Plan Name	TPID	Plan Factor	% Change	Benefit Change	Plan Name	TPID	Rating Area	Plan Factor	% Total Change	Medical Benefit Change	Rx Benefit Change	Other Scope Adjustments						
MC	5/1/2010	MC \$250 90/70	56911	1.220127										CA MC \$250 90/70	14011348	ALL	1.232341	1.0%	*HCR Changes.	CA MC \$250 90/70 \$20	14012603	ALL	1.208421	-1.9%	ER from coinsurance after \$100 to coinsurance after \$150. Outpatient Hospital OOK from coinsurance after \$150 to coinsurance only. PCPSRC from \$15 to \$20. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered.	Rx copay from \$10/25/50 to \$15/25/40.	
MC	5/1/2010	MC \$250 80/80	56912	1.035178										CA MC \$250 80/80	14011349	ALL	1.047392	1.2%	*HCR Changes.	CA MC \$250 80/80 \$20	14012604	ALL	1.034002	-1.3%	ER from coinsurance after \$100 to coinsurance after \$150. Outpatient Hospital IN from coinsurance only to coinsurance after \$150. Outpatient Hospital OOK from coinsurance after \$150 to coinsurance only. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.		
MC	5/1/2010	MC \$500 80/80	56913	0.890241										CA MC \$500 80/80	14011350	ALL	0.903980	1.5%	*HCR Changes.	CA MC \$500 80/80 \$35	14012605	ALL	0.888067	-1.8%	ER from coinsurance after \$100 to coinsurance after \$150. Outpatient Hospital IN from coinsurance after \$150 to coinsurance only. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.		
MC	5/1/2010	MC \$1,000 70/50	56915	0.655608										CA MC \$1,000 70/50	14011351	ALL	0.665587	1.5%	*HCR Changes.	CA MC \$1,000 70/50 \$25	14012606	ALL	0.665587	0.0%	ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.		+5.2% on 4/1/12.
MC	5/1/2010	MC \$750 80/50/50	56914	0.679492										CA MC \$750 80/50/50	14011352	ALL	0.690202	1.6%	*HCR Changes.	CA MC \$750 80/50/50 \$25	14012607	RA01	0.690202	0.0%	ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.	+9.6% on 4/1/12.
MC														CA MC \$750 80/50/50 \$25	14012607	RA02	0.690202	0.0%	ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.			+9.6% on 4/1/12.				
MC														CA MC \$750 80/50/50 \$25	14012607	RA03	0.689496	-3.0%	ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.			-3% on 1/1/11. +9.6% on 4/1/12.				
MC														CA MC \$750 80/50/50 \$25	14012607	RA04	0.690202	0.0%	ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.			+9.6% on 4/1/12.				
MC														CA MC \$750 80/50/50 \$25	14012607	RA05	0.690202	0.0%	ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.			+9.6% on 4/1/12.				
MC														CA MC \$750 80/50/50 \$25	14012607	RA06	0.690202	0.0%	ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.			+9.6% on 4/1/12.				
MC														CA MC \$750 80/50/50 \$25	14012607	RA07	0.690202	0.0%	ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.			+9.6% on 4/1/12.				
MC														CA MC \$750 80/50/50 \$25	14012607	RA08	0.690202	0.0%	ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.			+9.6% on 4/1/12.				
MC														CA MC \$750 80/50/50 \$25	14012607	RA09	0.690202	0.0%	ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.			+9.6% on 4/1/12.				
MC	7/1/2010	MC \$1,000 80/50/50	56916	0.616413										CA MC \$1,000 80/50/50	14011353	ALL	0.647258	5.0%	*About +1.7% HCR changes and +3.3% marketing adjustment.	CA MC \$1,250 80/50/50 \$25	14012608	RA01	0.655834	1.3%	Ded from \$1000 to \$1250. ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.	+10.3% on 4/1/12.
MC														CA MC \$1,250 80/50/50 \$25	14012608	RA02	0.655834	1.3%	Ded from \$1000 to \$1250. ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.			+10.3% on 4/1/12.				
MC														CA MC \$1,250 80/50/50 \$25	14012608	RA03	0.635446	-1.8%	Ded from \$1000 to \$1250. ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.			+6.9% on 4/1/12.				
MC														CA MC \$1,250 80/50/50 \$25	14012608	RA04	0.655155	1.2%	Ded from \$1000 to \$1250. ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.			+10.2% on 4/1/12.				
MC														CA MC \$1,250 80/50/50 \$25	14012608	RA05	0.655155	1.2%	Ded from \$1000 to \$1250. ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.			+10.2% on 4/1/12.				
MC														CA MC \$1,250 80/50/50 \$25	14012608	RA06	0.655155	1.2%	Ded from \$1000 to \$1250. ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.			+10.2% on 4/1/12.				
MC														CA MC \$1,250 80/50/50 \$25	14012608	RA07	0.655155	1.2%	Ded from \$1000 to \$1250. ER from coinsurance after \$100 to coinsurance after \$150. Labray from \$0 to 100% covered first \$300 and then ded/coins. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.			+10.2% on 4/1/12.				

MC										CA MC \$1,250 80/50/50 \$25	14012608	RA08	0.655155	1.2% covered to covered at copay.	Ded from \$1000 to \$1250. ER from insurance after \$100 to insurance after \$150. Lab/vray from \$0 to 100% covered first \$300 and then deducts. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.	+10.2% on 4/1/12.			
MC										CA MC \$1,250 80/50/50 \$25	14012608	RA09	0.655155	1.2% covered to covered at copay.	ER from insurance after \$100 to insurance after \$150. Lab/vray from \$0 to 100% covered first \$300 and then deducts. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.	+10.2% on 4/1/12.			
MC	7/1/2010	MC \$2,000 80/50/50	56917	0.61081				CA MC \$2,000 80/50/50	14011354	ALL	0.620814	1.6%	*HCR Changes.	CA MC \$2,000 80/50/50 \$25	14012609	RA01	0.595981	-4.0% covered to covered at copay.	Rx from \$15/40/50 with no ded to \$20/40/70 with \$250 ded.	+11.2% on 4/1/12.
MC										CA MC \$2,000 80/50/50 \$25	14012609	RA02	0.592877	-4.5% covered to covered at copay.	ER from insurance after \$100 to insurance after \$150. Lab/vray from \$0 to 100% covered first \$300 and then deducts. Vision from not covered to covered at copay.	Rx from \$15/40/50 with no ded to \$20/40/70 with \$250 ded.	+10.7% on 4/1/12.			
MC										CA MC \$2,000 80/50/50 \$25	14012609	RA03	0.571769	-7.9% covered to covered at copay.	ER from insurance after \$100 to insurance after \$150. Lab/vray from \$0 to 100% covered first \$300 and then deducts. Vision from not covered to covered at copay.	Rx from \$15/40/50 with no ded to \$20/40/70 with \$250 ded.	+6.7% on 4/1/12.			
MC										CA MC \$2,000 80/50/50 \$25	14012609	RA04	0.589152	-5.1% covered to covered at copay.	ER from insurance after \$100 to insurance after \$150. Lab/vray from \$0 to 100% covered first \$300 and then deducts. Vision from not covered to covered at copay.	Rx from \$15/40/50 with no ded to \$20/40/70 with \$250 ded.	+10% on 4/1/12.			
MC										CA MC \$2,000 80/50/50 \$25	14012609	RA05	0.589152	-5.1% covered to covered at copay.	ER from insurance after \$100 to insurance after \$150. Lab/vray from \$0 to 100% covered first \$300 and then deducts. Vision from not covered to covered at copay.	Rx from \$15/40/50 with no ded to \$20/40/70 with \$250 ded.	+10% on 4/1/12.			
MC										CA MC \$2,000 80/50/50 \$25	14012609	RA06	0.589152	-5.1% covered to covered at copay.	ER from insurance after \$100 to insurance after \$150. Lab/vray from \$0 to 100% covered first \$300 and then deducts. Vision from not covered to covered at copay.	Rx from \$15/40/50 with no ded to \$20/40/70 with \$250 ded.	+10% on 4/1/12.			
MC										CA MC \$2,000 80/50/50 \$25	14012609	RA07	0.589152	-5.1% covered to covered at copay.	ER from insurance after \$100 to insurance after \$150. Lab/vray from \$0 to 100% covered first \$300 and then deducts. Vision from not covered to covered at copay.	Rx from \$15/40/50 with no ded to \$20/40/70 with \$250 ded.	+10% on 4/1/12.			
MC										CA MC \$2,000 80/50/50 \$25	14012609	RA08	0.589152	-5.1% covered to covered at copay.	ER from insurance after \$100 to insurance after \$150. Lab/vray from \$0 to 100% covered first \$300 and then deducts. Vision from not covered to covered at copay.	Rx from \$15/40/50 with no ded to \$20/40/70 with \$250 ded.	+10% on 4/1/12.			
MC										CA MC \$2,000 80/50/50 \$25	14012609	RA09	0.589152	-5.1% covered to covered at copay.	ER from insurance after \$100 to insurance after \$150. Lab/vray from \$0 to 100% covered first \$300 and then deducts. Vision from not covered to covered at copay.	Rx from \$15/40/50 with no ded to \$20/40/70 with \$250 ded.	+10% on 4/1/12.			
MC	5/1/2010	MC \$2,500 75/50	59481	0.494335				CA MC \$2,500 75/50	14011355	RA01	0.487964	-1.3%	*About +1.6% HCR changes and -3% marketing adjustment.	CA MC \$2,500 75/50 \$25	14012610	RA01	0.472565	-3.2% not covered to covered at copay.	Rx from no ded to \$250 ded.	-7% on 1/1/11. +5% on 7/1/11. -2% on 10/1/11. +1% on 4/1/12.
MC								CA MC \$2,500 75/50	14011355	RA02	0.503056	1.8%	*HCR Changes.	CA MC \$2,500 75/50 \$25	14012610	RA02	0.458178	-6.1% not covered to covered at copay.	Rx from no ded to \$250 ded.	-10% on 10/1/11. +1% on 4/1/12.
MC								CA MC \$2,500 75/50	14011355	RA03	0.503056	1.8%	*HCR Changes.	CA MC \$2,500 75/50 \$25	14012610	RA03	0.394644	-19.1% not covered to covered at copay.	Rx from no ded to \$250 ded.	-5% on 1/1/11. +2% on 7/1/11. -20% on 10/1/11. +1% on 4/1/12.
MC								CA MC \$2,500 75/50	14011355	RA04	0.503056	1.8%	*HCR Changes.	CA MC \$2,500 75/50 \$25	14012610	RA04	0.40727	-16.5% not covered to covered at copay.	Rx from no ded to \$250 ded.	-20% on 10/1/11. +1% on 4/1/12.
MC								CA MC \$2,500 75/50	14011355	RA05	0.487964	-1.3%	*About +1.8% HCR changes and -3% marketing adjustment.	CA MC \$2,500 75/50 \$25	14012610	RA05	0.475543	-2.5% not covered to covered at copay.	Rx from no ded to \$250 ded.	+7% on 7/1/11. -10% on 10/1/11. +1% on 4/1/12.
MC								CA MC \$2,500 75/50	14011355	RA06	0.487964	-1.3%	*About +1.8% HCR changes and -3% marketing adjustment.	CA MC \$2,500 75/50 \$25	14012610	RA06	0.444433	-8.9% not covered to covered at copay.	Rx from no ded to \$250 ded.	-10% on 10/1/11. +1% on 4/1/12.
MC								CA MC \$2,500 75/50	14011355	RA07	0.487964	-1.3%	*About +1.8% HCR changes and -3% marketing adjustment.	CA MC \$2,500 75/50 \$25	14012610	RA07	0.526381	8.3% not covered to covered at copay.	Rx from no ded to \$250 ded.	+7% on 7/1/11. +1% on 4/1/12.
MC								CA MC \$2,500 75/50	14011355	RA08	0.503056	1.8%	*HCR Changes.	CA MC \$2,500 75/50 \$25	14012610	RA08	0.378035	-22.5% not covered to covered at copay.	Rx from no ded to \$250 ded.	-25% on 4/1/12.
MC								CA MC \$2,500 75/50	14011355	RA09	0.487964	-1.3%	*About +1.8% HCR changes and -3% marketing adjustment.	CA MC \$2,500 75/50 \$25	14012610	RA09	0.526381	8.3% not covered to covered at copay.	Rx from no ded to \$250 ded.	+7% on 7/1/11. +1% on 4/1/12.
MC	5/1/2010	MC \$3,500 65/50	59482	0.442679				CA MC \$3,500 65/50	14011356	ALL	0.456275	3.1%	*HCR Changes.	CA MC \$3,500 65/50 \$35	14012611	RA01	0.413383	-9.4% not covered to covered at copay.	Rx from no ded to \$250 ded.	-9% on 7/1/11. -5% on 10/1/11. +4.5% on 4/1/12.
MC								CA MC \$3,500 65/50 \$35	14012611	RA02	0.386127	-15.4%	ER from insurance after \$100 to insurance after \$150. Outpatient Hospital IN from insurance only to insurance after \$250. Vision from not covered to covered at copay.	Rx from no ded to \$250 ded.	-5% on 7/1/11. -15% on 10/1/11. +4.5% on 4/1/12.					

MC	5/1/2010	MC HRA HDHP \$5,000 \$0/\$0	59484	0.43				CA MC HRA HDHP \$5,000 \$0/\$0	14011362	ALL	0.483893	12.5% adjustment	*+3.5% HCR changes and +9% marketing			
PPO	5/1/2010	PPO \$500 \$0/\$0	56825	1.098349				CA PPO \$500 \$0/\$0	14011363	ALL	1.106286	1.0% *HCR Changes				
Indemnity	5/1/2010	Aetna Indemnity	56527	1.359373				CA Indemnity	14011364	ALL	1.372257	0.5% *HCR Changes				
MC								CA MC \$4,500 \$0/\$0 \$40 (new)	14012617	ALL	1.377858	0%				
MC								CA MC \$4,500 \$0/\$0 \$40 (new)	14012618	RA01	0.384781					+0.7% on 4/1/12.
MC								CA MC \$4,500 \$0/\$0 \$40 (new)	14012618	RA02	0.368751					+6% on 4/1/12.
MC								CA MC \$4,500 \$0/\$0 \$40 (new)	14012618	RA03	0.34706					+1.5% on 4/1/12.
MC								CA MC \$4,500 \$0/\$0 \$40 (new)	14012618	RA04	0.34706					+1.5% on 4/1/12.
MC								CA MC \$4,500 \$0/\$0 \$40 (new)	14012618	RA05	0.362222					+2.5% on 4/1/12.
MC								CA MC \$4,500 \$0/\$0 \$40 (new)	14012618	RA06	0.386515					+1.4% on 4/1/12.
MC								CA MC \$4,500 \$0/\$0 \$40 (new)	14012618	RA07	0.433825					+10.8% on 4/1/12.
MC								CA MC \$4,500 \$0/\$0 \$40 (new)	14012618	RA08	0.326531					+6.2% on 4/1/12.
MC								CA MC \$4,500 \$0/\$0 \$40 (new)	14012618	RA09	0.433925					+10.6% on 4/1/12.
MC								CA MC \$7,500 \$0/\$0 (new)	14012619	RA01	0.373189					+2.7% on 4/1/12.
MC								CA MC \$7,500 \$0/\$0 (new)	14012619	RA02	0.354888					+7.5% on 4/1/12.
MC								CA MC \$7,500 \$0/\$0 (new)	14012619	RA03	0.332707					+13.3% on 4/1/12.
MC								CA MC \$7,500 \$0/\$0 (new)	14012619	RA04	0.332707					+13.3% on 4/1/12.
MC								CA MC \$7,500 \$0/\$0 (new)	14012619	RA05	0.366154					+4.5% on 4/1/12.
MC								CA MC \$7,500 \$0/\$0 (new)	14012619	RA06	0.369675					+3.6% on 4/1/12.
MC								CA MC \$7,500 \$0/\$0 (new)	14012619	RA07	0.410515					+7% on 4/1/12.
MC								CA MC \$7,500 \$0/\$0 (new)	14012619	RA08	0.319875					+16.9% on 4/1/12.
MC								CA MC \$7,500 \$0/\$0 (new)	14012619	RA09	0.412585					+7.6% on 4/1/12.
MC								CA MC Value \$2,250 \$0/\$0 (new)	14012620	RA01	0.390771					+7.6% on 4/1/12.
MC								CA MC Value \$2,250 \$0/\$0 (new)	14012620	RA02	0.375141					+20.9% on 4/1/12.
MC								CA MC Value \$2,250 \$0/\$0 (new)	14012620	RA03	0.351694					+5.6% on 4/1/12.
MC								CA MC Value \$2,250 \$0/\$0 (new)	14012620	RA04	0.351694					+25.8% on 4/1/12.
MC								CA MC Value \$2,250 \$0/\$0 (new)	14012620	RA05	0.390771					+17.6% on 4/1/12.
MC								CA MC Value \$2,250 \$0/\$0 (new)	14012620	RA06	0.390771					+17.6% on 4/1/12.
MC								CA MC Value \$2,250 \$0/\$0 (new)	14012620	RA07	0.429849					+9.3% on 4/1/12.
MC								CA MC Value \$2,250 \$0/\$0 (new)	14012620	RA08	0.344944					+27.2% on 4/1/12.
MC								CA MC Value \$2,250 \$0/\$0 (new)	14012620	RA09	0.390771					+17.6% on 4/1/12.
MC								CA MC Value \$3,750 \$0/\$0 (new)	14012621	RA01	0.361825					+4% on 4/1/12.
MC								CA MC Value \$3,750 \$0/\$0 (new)	14012621	RA02	0.347352					+10% on 4/1/12.
MC								CA MC Value \$3,750 \$0/\$0 (new)	14012621	RA03	0.325643					+10% on 4/1/12.
MC								CA MC Value \$3,750 \$0/\$0 (new)	14012621	RA04	0.325643					
MC								CA MC Value \$3,750 \$0/\$0 (new)	14012621	RA05	0.361825					
MC								CA MC Value \$3,750 \$0/\$0 (new)	14012621	RA06	0.361825					
MC								CA MC Value \$3,750 \$0/\$0 (new)	14012621	RA07	0.399008					+10% on 4/1/12.
MC								CA MC Value \$3,750 \$0/\$0 (new)	14012621	RA08	0.319393					+11.7% on 4/1/12.
MC								CA MC Value \$3,750 \$0/\$0 (new)	14012621	RA09	0.361825					

*HCR changes are health care reform mandated benefit changes, ranging from +1% to +3%. Benefit changes include:
1. Overall lifetime maximum benefit: \$5 million -> unlimited.
2. Preventive care: Copay/concurrence -> 100% covered, \$0 copay
3. Dependent age: 24 years old -> 26 years old.
4. No pre-existing condition exclusion up to age 19.

Rating Area	Product	Plan Name	TPID	10/1/2010		1/1/2011					2/1/2011		4/1/2011		7/1/2011					10/1/2011		
				Plan Factor	Effective Date Factor	Plan Factor	Plan Factor % Change	Effective Date Factor	Effective Date % Change	Total % Change	Effective Date Factor	Total % Change	Effective Date Factor	Total % Change	Plan Factor	Plan Factor % Change	Effective Date Factor	Effective Date % Change	Total % Change	Plan Factor	Plan Factor % Change	Effective Date Factor
RA01	MC	CA MC \$250 90/70	14011348	1.2323	1.8519	1.2323	0.00%	1.8704	1.00%	1.00%	1.9265	3.00%	1.9361	0.50%	1.2323	0.00%	1.9477	0.60%	0.60%	1.2323	0.00%	1.9769
RA01	MC	CA MC \$250 80/60	14011349	1.0479	1.8519	1.0479	0.00%	1.8704	1.00%	1.00%	1.9265	3.00%	1.9361	0.50%	1.0479	0.00%	1.9477	0.60%	0.60%	1.0479	0.00%	1.9769
RA01	MC	CA MC \$500 80/60	14011350	0.9040	1.8519	0.9040	0.00%	1.8704	1.00%	1.00%	1.9265	3.00%	1.9361	0.50%	0.9040	0.00%	1.9477	0.60%	0.60%	0.9040	0.00%	1.9769
RA01	MC	CA MC \$1,000 70/50	14011351	0.6656	1.8519	0.6656	0.00%	1.8704	1.00%	1.00%	1.9265	3.00%	1.9361	0.50%	0.6656	0.00%	1.9477	0.60%	0.60%	0.6656	0.00%	1.9769
RA01	MC	CA MC \$750 80/50/50	14011352	0.6902	1.8519	0.6902	0.00%	1.8704	1.00%	1.00%	1.9265	3.00%	1.9361	0.50%	0.6902	0.00%	1.9477	0.60%	0.60%	0.6902	0.00%	1.9769
RA01	MC	CA MC \$1,000 80/50/50	14011353	0.6473	1.8519	0.6796	5.00%	1.8704	1.00%	6.05%	1.9265	3.00%	1.9361	0.50%	0.6796	0.00%	1.9477	0.60%	0.60%	0.6796	0.00%	1.9769
RA01	MC	CA MC \$2,000 80/50/50	14011354	0.6208	1.8519	0.6208	0.00%	1.8704	1.00%	1.00%	1.9265	3.00%	1.9361	0.50%	0.6208	0.00%	1.9477	0.60%	0.60%	0.6208	0.00%	1.9769
RA01	MC	CA MC \$2,500 75/50	14011355	0.4880	1.8519	0.4538	-7.00%	1.8704	1.00%	-6.07%	1.9265	3.00%	1.9361	0.50%	0.4765	5.00%	1.9477	0.60%	5.63%	0.4670	-2.00%	1.9769
RA01	MC	CA MC \$3,500 65/50	14011356	0.4563	1.8519	0.4563	0.00%	1.8704	1.00%	1.00%	1.9265	3.00%	1.9361	0.50%	0.4152	-9.00%	1.9477	0.60%	-8.45%	0.3945	-5.00%	1.9769
RA01	MC	CA MC \$10,000 100/50	14011357	0.3638	1.8519	0.3638	0.00%	1.8704	1.00%	1.00%	1.9265	3.00%	1.9361	0.50%	0.3638	0.00%	1.9477	0.60%	0.60%	0.3638	0.00%	1.9769
RA01	MC	CA MC HSA HDHP \$2,000 80/50	14011358	0.4920	1.8519	0.4920	0.00%	1.8704	1.00%	1.00%	1.9265	3.00%	1.9361	0.50%	0.4920	0.00%	1.9477	0.60%	0.60%	0.4920	0.00%	1.9769
RA01	MC	CA MC HSA HDHP \$3,000 90/50	14011359	0.5915	1.8519	0.5915	0.00%	1.8704	1.00%	1.00%	1.9265	3.00%	1.9361	0.50%	0.5915	0.00%	1.9477	0.60%	0.60%	0.5915	0.00%	1.9769
RA01	MC	CA MC HSA HDHP \$3,500 80/50	14011360	0.4518	1.8519	0.4063	-10.08%	1.8704	1.00%	-9.18%	1.9265	3.00%	1.9361	0.50%	0.4063	0.00%	1.9477	0.60%	0.60%	0.4063	0.00%	1.9769
RA01	MC	CA MC HRA HDHP \$3,000 80/50	14011361	0.5401	1.8519	0.5401	0.00%	1.8704	1.00%	1.00%	1.9265	3.00%	1.9361	0.50%	0.5401	0.00%	1.9477	0.60%	0.60%	0.5401	0.00%	1.9769
RA01	MC	CA MC HRA HDHP \$5,000 80/50	14011362	0.4839	1.8519	0.4839	0.00%	1.8704	1.00%	1.00%	1.9265	3.00%	1.9361	0.50%	0.4839	0.00%	1.9477	0.60%	0.60%	0.4839	0.00%	1.9769
RA01	MC																					
RA01	MC																					
RA01	MC																					
RA01	MC																					
RA01	PPO	CA PPO \$500 90/70	14011363	1.1093	1.9017	1.1093	0.00%	1.9588	3.00%	3.00%	1.9588	0.00%	2.0176	3.00%	1.1093	0.00%	2.0297	0.60%	0.60%	1.1093	0.00%	2.0703
RA01	Indemnity	CA Indemnity	14011364	1.3723	1.9017	1.3723	0.00%	1.9588	3.00%	3.00%	1.9588	0.00%	2.0176	3.00%	1.3723	0.00%	2.0297	0.60%	0.60%	1.3723	0.00%	2.0703
RA02	MC	CA MC \$250 90/70	14011348	1.2323	2.1016	1.2323	0.00%	2.1016	0.00%	0.00%	2.1857	4.00%	2.2076	1.00%	1.2323	0.00%	2.2208	0.60%	0.60%	1.2323	0.00%	2.2652
RA02	MC	CA MC \$250 80/60	14011349	1.0479	2.1016	1.0479	0.00%	2.1016	0.00%	0.00%	2.1857	4.00%	2.2076	1.00%	1.0479	0.00%	2.2208	0.60%	0.60%	1.0479	0.00%	2.2652
RA02	MC	CA MC \$500 80/60	14011350	0.9040	2.1016	0.9040	0.00%	2.1016	0.00%	0.00%	2.1857	4.00%	2.2076	1.00%	0.9040	0.00%	2.2208	0.60%	0.60%	0.9040	0.00%	2.2652
RA02	MC	CA MC \$1,000 70/50	14011351	0.6656	2.1016	0.6656	0.00%	2.1016	0.00%	0.00%	2.1857	4.00%	2.2076	1.00%	0.6656	0.00%	2.2208	0.60%	0.60%	0.6656	0.00%	2.2652
RA02	MC	CA MC \$750 80/50/50	14011352	0.6902	2.1016	0.6902	0.00%	2.1016	0.00%	0.00%	2.1857	4.00%	2.2076	1.00%	0.6902	0.00%	2.2208	0.60%	0.60%	0.6902	0.00%	2.2652
RA02	MC	CA MC \$1,000 80/50/50	14011353	0.6473	2.1016	0.6796	5.00%	2.1016	0.00%	5.00%	2.1857	4.00%	2.2076	1.00%	0.6796	0.00%	2.2208	0.60%	0.60%	0.6796	0.00%	2.2652
RA02	MC	CA MC \$2,000 80/50/50	14011354	0.6208	2.1016	0.6208	0.00%	2.1016	0.00%	0.00%	2.1857	4.00%	2.2076	1.00%	0.6208	0.00%	2.2208	0.60%	0.60%	0.6208	0.00%	2.2652
RA02	MC	CA MC \$2,500 75/50	14011355	0.5031	2.1016	0.5031	0.00%	2.1016	0.00%	0.00%	2.1857	4.00%	2.2076	1.00%	0.5031	0.00%	2.2208	0.60%	0.60%	0.4528	-10.00%	2.2652
RA02	MC	CA MC \$3,500 65/50	14011356	0.4563	2.1016	0.4563	0.00%	2.1016	0.00%	0.00%	2.1857	4.00%	2.2076	1.00%	0.4335	-5.00%	2.2208	0.60%	-4.43%	0.3684	-15.00%	2.2652
RA02	MC	CA MC \$10,000 100/50	14011357	0.3638	2.1016	0.3638	0.00%	2.1016	0.00%	0.00%	2.1857	4.00%	2.2076	1.00%	0.3638	0.00%	2.2208	0.60%	0.60%	0.3492	-4.00%	2.2652
RA02	MC	CA MC HSA HDHP \$2,000 80/50	14011358	0.4920	2.1016	0.4920	0.00%	2.1016	0.00%	0.00%	2.1857	4.00%	2.2076	1.00%	0.4920	0.00%	2.2208	0.60%	0.60%	0.4920	0.00%	2.2652
RA02	MC	CA MC HSA HDHP \$3,000 90/50	14011359	0.5915	2.1016	0.5915	0.00%	2.1016	0.00%	0.00%	2.1857	4.00%	2.2076	1.00%	0.5915	0.00%	2.2208	0.60%	0.60%	0.5915	0.00%	2.2652
RA02	MC	CA MC HSA HDHP \$3,500 80/50	14011360	0.4518	2.1016	0.4063	-10.08%	2.1016	0.00%	-10.08%	2.1857	4.00%	2.2076	1.00%	0.4063	0.00%	2.2208	0.60%	0.60%	0.4063	0.00%	2.2652
RA02	MC	CA MC HRA HDHP \$3,000 80/50	14011361	0.5401	2.1016	0.5401	0.00%	2.1016	0.00%	0.00%	2.1857	4.00%	2.2076	1.00%	0.5401	0.00%	2.2208	0.60%	0.60%	0.5401	0.00%	2.2652
RA02	MC	CA MC HRA HDHP \$5,000 80/50	14011362	0.4839	2.1016	0.4839	0.00%	2.1016	0.00%	0.00%	2.1857	4.00%	2.2076	1.00%	0.4839	0.00%	2.2208	0.60%	0.60%	0.4839	0.00%	2.2652
RA02	MC																					
RA02	MC																					
RA02	MC																					
RA02	MC																					
RA02	PPO	CA PPO \$500 90/70	14011363	1.1093	1.9017	1.1093	0.00%	1.9588	3.00%	3.00%	1.9588	0.00%	2.0176	3.00%	1.1093	0.00%	2.0297	0.60%	0.60%	1.1093	0.00%	2.0703
RA02	Indemnity	CA Indemnity	14011364	1.3723	1.9017	1.3723	0.00%	1.9588	3.00%	3.00%	1.9588	0.00%	2.0176	3.00%	1.3723	0.00%	2.0297	0.60%	0.60%	1.3723	0.00%	2.0703
RA03	MC	CA MC \$250 90/70	14011348	1.2323	2.1361	1.2323	0.00%	2.1361	0.00%	0.00%	2.2002	3.00%	2.2112	0.50%	1.2323	0.00%	2.2245	0.60%	0.60%	1.2323	0.00%	2.3135
RA03	MC	CA MC \$250 80/60	14011349	1.0479	2.1361	1.0479	0.00%	2.1361	0.00%	0.00%	2.2002	3.00%	2.2112	0.50%	1.0479	0.00%	2.2245	0.60%	0.60%	1.0479	0.00%	2.3135
RA03	MC	CA MC \$500 80/60	14011350	0.9040	2.1361	0.9040	0.00%	2.1361	0.00%	0.00%	2.2002	3.00%	2.2112	0.50%	0.9040	0.00%	2.2245	0.60%	0.60%	0.9040	0.00%	2.3135
RA03	MC	CA MC \$1,000 70/50	14011351	0.6656	2.1361	0.6656	0.00%	2.1361	0.00%	0.00%	2.2002	3.00%	2.2112	0.50%	0.6656	0.00%	2.2245	0.60%	0.60%	0.6656	0.00%	2.3135
RA03	MC	CA MC \$750 80/50/50	14011352	0.6902	2.1361	0.6695	-3.00%	2.1361	0.00%	-3.00%	2.2002	3.00%	2.2112	0.50%	0.6695	0.00%	2.2245	0.60%	0.60%	0.6695	0.00%	2.3135
RA03	MC	CA MC \$1,000 80/50/50	14011353	0.6473	2.1361	0.6796	5.00%	2.1361	0.00%	5.00%	2.2002	3.00%	2.2112	0.50%	0.6796	0.00%	2.2245	0.60%	0.60%	0.6796	0.00%	2.3135
RA03	MC	CA MC \$2,000 80/50/50	14011354	0.6208	2.1361	0.6208	0.00%	2.1361	0.00%	0.00%	2.2002	3.00%	2.2112	0.50%	0.6208	0.00%	2.2245	0.60%	0.60%	0.6208	0.00%	2.3135
RA03	MC	CA MC \$2,500 75/50	14011355	0.5031	2.1361	0.4779	-5.00%	2.1361	0.00%	-5.00%	2.2002	3.00%	2.2112	0.50%	0.4875	2.00%	2.2245	0.60%	2.61%	0.3900	-20.00%	2.3135
RA03	MC	CA MC \$3,500 65/50	14011356	0.4563	2.1361	0.4563	0.00%	2.1361	0.00%	0.00%	2.2002	3.00%	2.2112	0.50%	0.4335	-5.00%	2.2245	0.60%	-4.43%	0.3468	-20.00%	2.3135
RA03	MC	CA MC \$10,000 100/50	14011357	0.3638	2.1361	0.3638	0.00%	2.1361	0.00%	0.00%	2.2002	3.00%	2.2112	0.50%	0.3638	0.00%	2.2245					

Rating Area	Product	Plan Name	TPID	10/1/2010		1/1/2011					2/1/2011		4/1/2011		7/1/2011					10/1/2011		
				Plan Factor	Effective Date Factor	Plan Factor	Plan Factor % Change	Effective Date Factor	Effective Date Factor % Change	Total % Change	Effective Date Factor	Total % Change	Effective Date Factor	Total % Change	Plan Factor	Plan Factor % Change	Effective Date Factor	Effective Date Factor % Change	Total % Change	Plan Factor	Plan Factor % Change	Effective Date Factor
RA03	MC																					
RA03	MC																					
RA03	MC																					
RA03	PPO	CA PPO \$500 90/70	14011363	1.1093	1.9017	1.1093	0.00%	1.9588	3.00%	3.00%	1.9588	0.00%	2.0176	3.00%	1.1093	0.00%	2.0297	0.60%	0.60%	1.1093	0.00%	2.0703
RA03	Indemnity	CA Indemnity	14011364	1.3723	1.9017	1.3723	0.00%	1.9588	3.00%	3.00%	1.9588	0.00%	2.0176	3.00%	1.3723	0.00%	2.0297	0.60%	0.60%	1.3723	0.00%	2.0703
RA04	MC	CA MC \$250 90/70	14011348	1.2323	2.2810	1.2323	0.00%	2.2810	0.00%	0.00%	2.3494	3.00%	2.4140	2.75%	1.2323	0.00%	2.4285	0.60%	0.60%	1.2323	0.00%	2.4771
RA04	MC	CA MC \$250 80/60	14011349	1.0479	2.2810	1.0479	0.00%	2.2810	0.00%	0.00%	2.3494	3.00%	2.4140	2.75%	1.0479	0.00%	2.4285	0.60%	0.60%	1.0479	0.00%	2.4771
RA04	MC	CA MC \$500 80/60	14011350	0.9040	2.2810	0.9040	0.00%	2.2810	0.00%	0.00%	2.3494	3.00%	2.4140	2.75%	0.9040	0.00%	2.4285	0.60%	0.60%	0.9040	0.00%	2.4771
RA04	MC	CA MC \$1,000 70/50	14011351	0.6656	2.2810	0.6656	0.00%	2.2810	0.00%	0.00%	2.3494	3.00%	2.4140	2.75%	0.6656	0.00%	2.4285	0.60%	0.60%	0.6656	0.00%	2.4771
RA04	MC	CA MC \$750 80/50/50	14011352	0.6902	2.2810	0.6902	0.00%	2.2810	0.00%	0.00%	2.3494	3.00%	2.4140	2.75%	0.6902	0.00%	2.4285	0.60%	0.60%	0.6902	0.00%	2.4771
RA04	MC	CA MC \$1,000 80/50/50	14011353	0.6473	2.2810	0.6796	5.00%	2.2810	0.00%	5.00%	2.3494	3.00%	2.4140	2.75%	0.6796	0.00%	2.4285	0.60%	0.60%	0.6796	0.00%	2.4771
RA04	MC	CA MC \$2,000 80/50/50	14011354	0.6208	2.2810	0.6208	0.00%	2.2810	0.00%	0.00%	2.3494	3.00%	2.4140	2.75%	0.6208	0.00%	2.4285	0.60%	0.60%	0.6208	0.00%	2.4771
RA04	MC	CA MC \$2,500 75/50	14011355	0.5031	2.2810	0.5031	0.00%	2.2810	0.00%	0.00%	2.3494	3.00%	2.4140	2.75%	0.5031	0.00%	2.4285	0.60%	0.60%	0.4024	-20.00%	2.4771
RA04	MC	CA MC \$3,500 65/50	14011356	0.4563	2.2810	0.4563	0.00%	2.2810	0.00%	0.00%	2.3494	3.00%	2.4140	2.75%	0.4335	-5.00%	2.4285	0.60%	-4.43%	0.3468	-20.00%	2.4771
RA04	MC	CA MC \$10,000 100/50	14011357	0.3638	2.2810	0.3638	0.00%	2.2810	0.00%	0.00%	2.3494	3.00%	2.4140	2.75%	0.3638	0.00%	2.4285	0.60%	0.60%	0.3274	-10.00%	2.4771
RA04	MC	CA MC HSA HDHP \$2,000 80/50	14011358	0.4920	2.2810	0.4920	0.00%	2.2810	0.00%	0.00%	2.3494	3.00%	2.4140	2.75%	0.4920	0.00%	2.4285	0.60%	0.60%	0.4920	0.00%	2.4771
RA04	MC	CA MC HSA HDHP \$3,000 90/50	14011359	0.5915	2.2810	0.5915	0.00%	2.2810	0.00%	0.00%	2.3494	3.00%	2.4140	2.75%	0.5915	0.00%	2.4285	0.60%	0.60%	0.5915	0.00%	2.4771
RA04	MC	CA MC HSA HDHP \$3,500 80/50	14011360	0.4518	2.2810	0.4063	-10.08%	2.2810	0.00%	-10.08%	2.3494	3.00%	2.4140	2.75%	0.4063	0.00%	2.4285	0.60%	0.60%	0.4063	0.00%	2.4771
RA04	MC	CA MC HRA HDHP \$3,000 80/50	14011361	0.5401	2.2810	0.5401	0.00%	2.2810	0.00%	0.00%	2.3494	3.00%	2.4140	2.75%	0.5401	0.00%	2.4285	0.60%	0.60%	0.5401	0.00%	2.4771
RA04	MC	CA MC HRA HDHP \$5,000 80/50	14011362	0.4839	2.2810	0.4839	0.00%	2.2810	0.00%	0.00%	2.3494	3.00%	2.4140	2.75%	0.4839	0.00%	2.4285	0.60%	0.60%	0.4839	0.00%	2.4771
RA04	MC																					
RA04	MC																					
RA04	MC																					
RA04	MC																					
RA04	PPO	CA PPO \$500 90/70	14011363	1.1093	1.8564	1.1093	0.00%	1.9121	3.00%	3.00%	1.9121	0.00%	1.9695	3.00%	1.1093	0.00%	1.9813	0.60%	0.60%	1.1093	0.00%	2.0209
RA04	Indemnity	CA Indemnity	14011364	1.3723	1.8564	1.3723	0.00%	1.9121	3.00%	3.00%	1.9121	0.00%	1.9695	3.00%	1.3723	0.00%	1.9813	0.60%	0.60%	1.3723	0.00%	2.0209
RA05	MC	CA MC \$250 90/70	14011348	1.2323	1.5356	1.2323	0.00%	1.5356	0.00%	0.00%	1.5817	3.00%	1.5936	0.75%	1.2323	0.00%	1.6032	0.60%	0.60%	1.2323	0.00%	1.6513
RA05	MC	CA MC \$250 80/60	14011349	1.0479	1.5356	1.0479	0.00%	1.5356	0.00%	0.00%	1.5817	3.00%	1.5936	0.75%	1.0479	0.00%	1.6032	0.60%	0.60%	1.0479	0.00%	1.6513
RA05	MC	CA MC \$500 80/60	14011350	0.9040	1.5356	0.9040	0.00%	1.5356	0.00%	0.00%	1.5817	3.00%	1.5936	0.75%	0.9040	0.00%	1.6032	0.60%	0.60%	0.9040	0.00%	1.6513
RA05	MC	CA MC \$1,000 70/50	14011351	0.6656	1.5356	0.6656	0.00%	1.5356	0.00%	0.00%	1.5817	3.00%	1.5936	0.75%	0.6656	0.00%	1.6032	0.60%	0.60%	0.6656	0.00%	1.6513
RA05	MC	CA MC \$750 80/50/50	14011352	0.6902	1.5356	0.6902	0.00%	1.5356	0.00%	0.00%	1.5817	3.00%	1.5936	0.75%	0.6902	0.00%	1.6032	0.60%	0.60%	0.6902	0.00%	1.6513
RA05	MC	CA MC \$1,000 80/50/50	14011353	0.6473	1.5356	0.6796	5.00%	1.5356	0.00%	5.00%	1.5817	3.00%	1.5936	0.75%	0.6796	0.00%	1.6032	0.60%	0.60%	0.6796	0.00%	1.6513
RA05	MC	CA MC \$2,000 80/50/50	14011354	0.6208	1.5356	0.6208	0.00%	1.5356	0.00%	0.00%	1.5817	3.00%	1.5936	0.75%	0.6208	0.00%	1.6032	0.60%	0.60%	0.6208	0.00%	1.6513
RA05	MC	CA MC \$2,500 75/50	14011355	0.4880	1.5356	0.4880	0.00%	1.5356	0.00%	0.00%	1.5817	3.00%	1.5936	0.75%	0.5221	7.00%	1.6032	0.60%	7.64%	0.4699	-10.00%	1.6513
RA05	MC	CA MC \$3,500 65/50	14011356	0.4563	1.5356	0.4563	0.00%	1.5356	0.00%	0.00%	1.5817	3.00%	1.5936	0.75%	0.4243	-7.00%	1.6032	0.60%	-6.44%	0.3819	-10.00%	1.6513
RA05	MC	CA MC \$10,000 100/50	14011357	0.3638	1.5356	0.3638	0.00%	1.5356	0.00%	0.00%	1.5817	3.00%	1.5936	0.75%	0.3638	0.00%	1.6032	0.60%	0.60%	0.3638	0.00%	1.6513
RA05	MC	CA MC HSA HDHP \$2,000 80/50	14011358	0.4920	1.5356	0.4920	0.00%	1.5356	0.00%	0.00%	1.5817	3.00%	1.5936	0.75%	0.4920	0.00%	1.6032	0.60%	0.60%	0.4920	0.00%	1.6513
RA05	MC	CA MC HSA HDHP \$3,000 90/50	14011359	0.5915	1.5356	0.5915	0.00%	1.5356	0.00%	0.00%	1.5817	3.00%	1.5936	0.75%	0.5915	0.00%	1.6032	0.60%	0.60%	0.5915	0.00%	1.6513
RA05	MC	CA MC HSA HDHP \$3,500 80/50	14011360	0.4518	1.5356	0.4063	-10.08%	1.5356	0.00%	-10.08%	1.5817	3.00%	1.5936	0.75%	0.4063	0.00%	1.6032	0.60%	0.60%	0.4063	0.00%	1.6513
RA05	MC	CA MC HRA HDHP \$3,000 80/50	14011361	0.5401	1.5356	0.5401	0.00%	1.5356	0.00%	0.00%	1.5817	3.00%	1.5936	0.75%	0.5401	0.00%	1.6032	0.60%	0.60%	0.5401	0.00%	1.6513
RA05	MC	CA MC HRA HDHP \$5,000 80/50	14011362	0.4839	1.5356	0.4839	0.00%	1.5356	0.00%	0.00%	1.5817	3.00%	1.5936	0.75%	0.4839	0.00%	1.6032	0.60%	0.60%	0.4839	0.00%	1.6513
RA05	MC																					
RA05	MC																					
RA05	MC																					
RA05	MC																					
RA05	PPO	CA PPO \$500 90/70	14011363	1.1093	1.4692	1.1093	0.00%	1.5133	3.00%	3.00%	1.5133	0.00%	1.5587	3.00%	1.1093	0.00%	1.5681	0.60%	0.60%	1.1093	0.00%	1.5995
RA05	Indemnity	CA Indemnity	14011364	1.3723	1.4692	1.3723	0.00%	1.5133	3.00%	3.00%	1.5133	0.00%	1.5587	3.00%	1.3723	0.00%	1.5681	0.60%	0.60%	1.3723	0.00%	1.5995
RA06	MC	CA MC \$250 90/70	14011348	1.2323	1.7602	1.2323	0.00%	1.7602	0.00%	0.00%	1.8376	4.40%	1.8376	0.00%	1.2323	0.00%	1.8486	0.60%	0.60%	1.2323	0.00%	1.8486
RA06	MC	CA MC \$250 80/60	14011349	1.0479	1.7602	1.0479	0.00%	1.7602	0.00%	0.00%	1.8376	4.40%	1.8376	0.00%	1.0479	0.00%	1.8486	0.60%	0.60%	1.0479	0.00%	1.8486
RA06	MC	CA MC \$500 80/60	14011350	0.9040	1.7602	0.9040	0.00%	1.7602	0.00%	0.00%	1.8376	4.40%	1.8376	0.00%	0.9040	0.00%	1.8486	0.60%	0.60%	0.9040	0.00%	1.8486
RA06	MC	CA MC \$1,000 70/50	14011351	0.6656	1.7602	0.6656	0.00%	1.7602	0.00%	0.00%	1.8376	4.40%	1.8376	0.00%	0.6656	0.00%	1.8486	0.60%	0.60%	0.6656	0.00%	1.8486
RA06	MC	CA MC \$750 80/50/50	14011352	0.6902	1.7602	0.6902	0.00%	1.7602	0.00%	0.00%	1.8376	4.40%	1.8376	0.00%	0.6902	0.00%	1.8486	0.60%	0.60%	0.6902	0.00%	1.8486
RA06	MC	CA MC \$1,000 80/50/50	14011353	0.6473	1.7602	0.6796	5.00%	1.7602	0.00%	5.00%	1.8376	4.40%	1.8376	0.00%	0.6796	0.00%	1.8486	0.60%	0.60%	0.6796	0.00%	1.8486
RA06	MC	CA MC \$2,000 80/50/50	14011354	0.6208	1.7602	0.6208	0.00%	1.7602	0.00%	0.00%	1.8376	4.40%	1.8376	0.00%	0.6208	0.00%	1.8486	0.60%	0.60%	0.6208	0.00%	1.8486
RA06	MC	CA MC \$2,500 75/50	14011355	0.4880	1.7602	0.4880	0.00%	1.7602	0.00%	0.00%	1.8376	4.40%	1.8376	0.00%	0.4880	0.00%	1.8486	0.60%	0.60%	0.4392	-10.00%</	

Rating Area	Product	Plan Name	TPID	10/1/2010		1/1/2011					2/1/2011		4/1/2011		7/1/2011					10/1/2011		
				Plan Factor	Effective Date Factor	Plan Factor	Plan Factor % Change	Effective Date Factor	Effective Date Factor % Change	Total % Change	Effective Date Factor	Total % Change	Effective Date Factor	Total % Change	Plan Factor	Plan Factor % Change	Effective Date Factor	Effective Date Factor % Change	Total % Change	Plan Factor	Plan Factor % Change	Effective Date Factor
RA06	MC	CA MC \$3,500 65/50	14011356	0.4563	1.7602	0.4563	0.00%	1.7602	0.00%	0.00%	1.8376	4.40%	1.8376	0.00%	0.4198	-8.00%	1.8486	0.60%	-7.45%	0.3862	-8.00%	1.8486
RA06	MC	CA MC \$10,000 100/50	14011357	0.3638	1.7602	0.3638	0.00%	1.7602	0.00%	0.00%	1.8376	4.40%	1.8376	0.00%	0.3638	0.00%	1.8486	0.60%	0.60%	0.3638	0.00%	1.8486
RA06	MC	CA MC HSA HDHP \$2,000 80/50	14011358	0.4920	1.7602	0.4920	0.00%	1.7602	0.00%	0.00%	1.8376	4.40%	1.8376	0.00%	0.4920	0.00%	1.8486	0.60%	0.60%	0.4920	0.00%	1.8486
RA06	MC	CA MC HSA HDHP \$3,000 90/50	14011359	0.5915	1.7602	0.5915	0.00%	1.7602	0.00%	0.00%	1.8376	4.40%	1.8376	0.00%	0.5915	0.00%	1.8486	0.60%	0.60%	0.5915	0.00%	1.8486
RA06	MC	CA MC HSA HDHP \$3,500 80/50	14011360	0.4518	1.7602	0.4063	-10.08%	1.7602	0.00%	-10.08%	1.8376	4.40%	1.8376	0.00%	0.4063	0.00%	1.8486	0.60%	0.60%	0.4063	0.00%	1.8486
RA06	MC	CA MC HRA HDHP \$3,000 80/50	14011361	0.5401	1.7602	0.5401	0.00%	1.7602	0.00%	0.00%	1.8376	4.40%	1.8376	0.00%	0.5401	0.00%	1.8486	0.60%	0.60%	0.5401	0.00%	1.8486
RA06	MC	CA MC HRA HDHP \$5,000 80/50	14011362	0.4839	1.7602	0.4839	0.00%	1.7602	0.00%	0.00%	1.8376	4.40%	1.8376	0.00%	0.4839	0.00%	1.8486	0.60%	0.60%	0.4839	0.00%	1.8486
RA06	MC																					
RA06	MC																					
RA06	MC																					
RA06	MC																					
RA06	PPO	CA PPO \$500 90/70	14011363	1.1093	1.6543	1.1093	0.00%	1.7039	3.00%	3.00%	1.7039	0.00%	1.7550	3.00%	1.1093	0.00%	1.7655	0.60%	0.60%	1.1093	0.00%	1.8008
RA06	Indemnity	CA Indemnity	14011364	1.3723	1.6543	1.3723	0.00%	1.7039	3.00%	3.00%	1.7039	0.00%	1.7550	3.00%	1.3723	0.00%	1.7655	0.60%	0.60%	1.3723	0.00%	1.8008
RA07	MC	CA MC \$250 90/70	14011348	1.2323	2.0950	1.2323	0.00%	2.0950	0.00%	0.00%	2.1998	5.00%	2.3318	6.00%	1.2323	0.00%	2.3458	0.60%	0.60%	1.2323	0.00%	2.4396
RA07	MC	CA MC \$250 80/60	14011349	1.0479	2.0950	1.0479	0.00%	2.0950	0.00%	0.00%	2.1998	5.00%	2.3318	6.00%	1.0479	0.00%	2.3458	0.60%	0.60%	1.0479	0.00%	2.4396
RA07	MC	CA MC \$500 80/60	14011350	0.9040	2.0950	0.9040	0.00%	2.0950	0.00%	0.00%	2.1998	5.00%	2.3318	6.00%	0.9040	0.00%	2.3458	0.60%	0.60%	0.9040	0.00%	2.4396
RA07	MC	CA MC \$1,000 70/50	14011351	0.6656	2.0950	0.6656	0.00%	2.0950	0.00%	0.00%	2.1998	5.00%	2.3318	6.00%	0.6656	0.00%	2.3458	0.60%	0.60%	0.6656	0.00%	2.4396
RA07	MC	CA MC \$750 80/50/50	14011352	0.6902	2.0950	0.6902	0.00%	2.0950	0.00%	0.00%	2.1998	5.00%	2.3318	6.00%	0.6902	0.00%	2.3458	0.60%	0.60%	0.6902	0.00%	2.4396
RA07	MC	CA MC \$1,000 80/50/50	14011353	0.6473	2.0950	0.6796	5.00%	2.0950	0.00%	5.00%	2.1998	5.00%	2.3318	6.00%	0.6796	0.00%	2.3458	0.60%	0.60%	0.6796	0.00%	2.4396
RA07	MC	CA MC \$2,000 80/50/50	14011354	0.6208	2.0950	0.6208	0.00%	2.0950	0.00%	0.00%	2.1998	5.00%	2.3318	6.00%	0.6208	0.00%	2.3458	0.60%	0.60%	0.6208	0.00%	2.4396
RA07	MC	CA MC \$2,500 75/50	14011355	0.4880	2.0950	0.4880	0.00%	2.0950	0.00%	0.00%	2.1998	5.00%	2.3318	6.00%	0.5221	7.00%	2.3458	0.60%	7.64%	0.5221	0.00%	2.4396
RA07	MC	CA MC \$3,500 65/50	14011356	0.4563	2.0950	0.4563	0.00%	2.0950	0.00%	0.00%	2.1998	5.00%	2.3318	6.00%	0.4335	-5.00%	2.3458	0.60%	-4.43%	0.4335	0.00%	2.4396
RA07	MC	CA MC \$10,000 100/50	14011357	0.3638	2.0950	0.3638	0.00%	2.0950	0.00%	0.00%	2.1998	5.00%	2.3318	6.00%	0.4001	10.00%	2.3458	0.60%	10.66%	0.4001	0.00%	2.4396
RA07	MC	CA MC HSA HDHP \$2,000 80/50	14011358	0.4920	2.0950	0.4920	0.00%	2.0950	0.00%	0.00%	2.1998	5.00%	2.3318	6.00%	0.4920	0.00%	2.3458	0.60%	0.60%	0.4920	0.00%	2.4396
RA07	MC	CA MC HSA HDHP \$3,000 90/50	14011359	0.5915	2.0950	0.5915	0.00%	2.0950	0.00%	0.00%	2.1998	5.00%	2.3318	6.00%	0.5915	0.00%	2.3458	0.60%	0.60%	0.5915	0.00%	2.4396
RA07	MC	CA MC HSA HDHP \$3,500 80/50	14011360	0.4518	2.0950	0.4063	-10.08%	2.0950	0.00%	-10.08%	2.1998	5.00%	2.3318	6.00%	0.4063	0.00%	2.3458	0.60%	0.60%	0.4063	0.00%	2.4396
RA07	MC	CA MC HRA HDHP \$3,000 80/50	14011361	0.5401	2.0950	0.5401	0.00%	2.0950	0.00%	0.00%	2.1998	5.00%	2.3318	6.00%	0.5401	0.00%	2.3458	0.60%	0.60%	0.5401	0.00%	2.4396
RA07	MC	CA MC HRA HDHP \$5,000 80/50	14011362	0.4839	2.0950	0.4839	0.00%	2.0950	0.00%	0.00%	2.1998	5.00%	2.3318	6.00%	0.4839	0.00%	2.3458	0.60%	0.60%	0.4839	0.00%	2.4396
RA07	MC																					
RA07	MC																					
RA07	MC																					
RA07	MC																					
RA07	PPO	CA PPO \$500 90/70	14011363	1.1093	1.7141	1.1093	0.00%	1.7655	3.00%	3.00%	1.7655	0.00%	1.8185	3.00%	1.1093	0.00%	1.8294	0.60%	0.60%	1.1093	0.00%	1.8660
RA07	Indemnity	CA Indemnity	14011364	1.3723	1.7141	1.3723	0.00%	1.7655	3.00%	3.00%	1.7655	0.00%	1.8185	3.00%	1.3723	0.00%	1.8294	0.60%	0.60%	1.3723	0.00%	1.8660
RA08	MC	CA MC \$250 90/70	14011348	1.2323	2.2218	1.2323	0.00%	2.4440	10.00%	10.00%	2.6395	8.00%	2.7715	5.00%	1.2323	0.00%	2.7881	0.60%	0.60%	1.2323	0.00%	2.8996
RA08	MC	CA MC \$250 80/60	14011349	1.0479	2.2218	1.0479	0.00%	2.4440	10.00%	10.00%	2.6395	8.00%	2.7715	5.00%	1.0479	0.00%	2.7881	0.60%	0.60%	1.0479	0.00%	2.8996
RA08	MC	CA MC \$500 80/60	14011350	0.9040	2.2218	0.9040	0.00%	2.4440	10.00%	10.00%	2.6395	8.00%	2.7715	5.00%	0.9040	0.00%	2.7881	0.60%	0.60%	0.9040	0.00%	2.8996
RA08	MC	CA MC \$1,000 70/50	14011351	0.6656	2.2218	0.6656	0.00%	2.4440	10.00%	10.00%	2.6395	8.00%	2.7715	5.00%	0.6656	0.00%	2.7881	0.60%	0.60%	0.6656	0.00%	2.8996
RA08	MC	CA MC \$750 80/50/50	14011352	0.6902	2.2218	0.6902	0.00%	2.4440	10.00%	10.00%	2.6395	8.00%	2.7715	5.00%	0.6902	0.00%	2.7881	0.60%	0.60%	0.6902	0.00%	2.8996
RA08	MC	CA MC \$1,000 80/50/50	14011353	0.6473	2.2218	0.6796	5.00%	2.4440	10.00%	15.50%	2.6395	8.00%	2.7715	5.00%	0.6796	0.00%	2.7881	0.60%	0.60%	0.6796	0.00%	2.8996
RA08	MC	CA MC \$2,000 80/50/50	14011354	0.6208	2.2218	0.6208	0.00%	2.4440	10.00%	10.00%	2.6395	8.00%	2.7715	5.00%	0.6208	0.00%	2.7881	0.60%	0.60%	0.6208	0.00%	2.8996
RA08	MC	CA MC \$2,500 75/50	14011355	0.5031	2.2218	0.5031	0.00%	2.4440	10.00%	10.00%	2.6395	8.00%	2.7715	5.00%	0.5031	0.00%	2.7881	0.60%	0.60%	0.5031	0.00%	2.8996
RA08	MC	CA MC \$3,500 65/50	14011356	0.4563	2.2218	0.4563	0.00%	2.4440	10.00%	10.00%	2.6395	8.00%	2.7715	5.00%	0.4335	-5.00%	2.7881	0.60%	-4.43%	0.4335	0.00%	2.8996
RA08	MC	CA MC \$10,000 100/50	14011357	0.3638	2.2218	0.3638	0.00%	2.4440	10.00%	10.00%	2.6395	8.00%	2.7715	5.00%	0.3638	0.00%	2.7881	0.60%	0.60%	0.3638	0.00%	2.8996
RA08	MC	CA MC HSA HDHP \$2,000 80/50	14011358	0.4920	2.2218	0.4920	0.00%	2.4440	10.00%	10.00%	2.6395	8.00%	2.7715	5.00%	0.4920	0.00%	2.7881	0.60%	0.60%	0.4920	0.00%	2.8996
RA08	MC	CA MC HSA HDHP \$3,000 90/50	14011359	0.5915	2.2218	0.5915	0.00%	2.4440	10.00%	10.00%	2.6395	8.00%	2.7715	5.00%	0.5915	0.00%	2.7881	0.60%	0.60%	0.5915	0.00%	2.8996
RA08	MC	CA MC HSA HDHP \$3,500 80/50	14011360	0.4518	2.2218	0.4063	-10.08%	2.4440	10.00%	-1.08%	2.6395	8.00%	2.7715	5.00%	0.4063	0.00%	2.7881	0.60%	0.60%	0.4063	0.00%	2.8996
RA08	MC	CA MC HRA HDHP \$3,000 80/50	14011361	0.5401	2.2218	0.5131	-5.00%	2.4440	10.00%	4.50%	2.6395	8.00%	2.7715	5.00%	0.5131	0.00%	2.7881	0.60%	0.60%	0.5131	0.00%	2.8996
RA08	MC	CA MC HRA HDHP \$5,000 80/50	14011362	0.4839	2.2218	0.4839	0.00%	2.4440	10.00%	10.00%	2.6395	8.00%	2.7715	5.00%	0.4839	0.00%	2.7881	0.60%	0.60%	0.4839	0.00%	2.8996
RA08	MC																					
RA08	MC																					
RA08	MC																					
RA08	MC																					
RA08	PPO	CA PPO \$500 90/70	14011363	1.1093	1.8323	1.1093	0.00%	1.8873	3.00%	3.00%	1.8873	0.00%	1.9439	3.00%	1.1093	0.00						

Rating Area	Product	Plan Name	TPID	10/1/2010		1/1/2011					2/1/2011		4/1/2011		7/1/2011					10/1/2011		
				Plan Factor	Effective Date Factor	Plan Factor	Plan Factor % Change	Effective Date Factor	Effective Date Factor % Change	Total % Change	Effective Date Factor	Total % Change	Effective Date Factor	Total % Change	Plan Factor	Plan Factor % Change	Effective Date Factor	Effective Date Factor % Change	Total % Change	Plan Factor	Plan Factor % Change	Effective Date Factor
RA09	MC	CA MC \$250 80/60	14011349	1.0479	2.0672	1.0479	0.00%	2.1292	3.00%	3.00%	2.1292	0.00%	2.2144	4.00%	1.0479	0.00%	2.2277	0.60%	0.60%	1.0479	0.00%	2.3168
RA09	MC	CA MC \$500 80/60	14011350	0.9040	2.0672	0.9040	0.00%	2.1292	3.00%	3.00%	2.1292	0.00%	2.2144	4.00%	0.9040	0.00%	2.2277	0.60%	0.60%	0.9040	0.00%	2.3168
RA09	MC	CA MC \$1,000 70/50	14011351	0.6656	2.0672	0.6656	0.00%	2.1292	3.00%	3.00%	2.1292	0.00%	2.2144	4.00%	0.6656	0.00%	2.2277	0.60%	0.60%	0.6656	0.00%	2.3168
RA09	MC	CA MC \$750 80/50/50	14011352	0.6902	2.0672	0.6902	0.00%	2.1292	3.00%	3.00%	2.1292	0.00%	2.2144	4.00%	0.6902	0.00%	2.2277	0.60%	0.60%	0.6902	0.00%	2.3168
RA09	MC	CA MC \$1,000 80/50/50	14011353	0.6473	2.0672	0.6796	5.00%	2.1292	3.00%	8.15%	2.1292	0.00%	2.2144	4.00%	0.6796	0.00%	2.2277	0.60%	0.60%	0.6796	0.00%	2.3168
RA09	MC	CA MC \$2,000 80/50/50	14011354	0.6208	2.0672	0.6208	0.00%	2.1292	3.00%	3.00%	2.1292	0.00%	2.2144	4.00%	0.6208	0.00%	2.2277	0.60%	0.60%	0.6208	0.00%	2.3168
RA09	MC	CA MC \$2,500 75/50	14011355	0.4880	2.0672	0.4880	0.00%	2.1292	3.00%	3.00%	2.1292	0.00%	2.2144	4.00%	0.5221	7.00%	2.2277	0.60%	7.64%	0.5221	0.00%	2.3168
RA09	MC	CA MC \$3,500 65/50	14011356	0.4563	2.0672	0.4563	0.00%	2.1292	3.00%	3.00%	2.1292	0.00%	2.2144	4.00%	0.4335	-5.00%	2.2277	0.60%	-4.43%	0.4335	0.00%	2.3168
RA09	MC	CA MC \$10,000 100/50	14011357	0.3638	2.0672	0.3638	0.00%	2.1292	3.00%	3.00%	2.1292	0.00%	2.2144	4.00%	0.3638	0.00%	2.2277	0.60%	0.60%	0.3638	0.00%	2.3168
RA09	MC	CA MC HSA HDHP \$2,000 80/50	14011358	0.4920	2.0672	0.4920	0.00%	2.1292	3.00%	3.00%	2.1292	0.00%	2.2144	4.00%	0.4920	0.00%	2.2277	0.60%	0.60%	0.4920	0.00%	2.3168
RA09	MC	CA MC HSA HDHP \$3,000 90/50	14011359	0.5915	2.0672	0.5915	0.00%	2.1292	3.00%	3.00%	2.1292	0.00%	2.2144	4.00%	0.5915	0.00%	2.2277	0.60%	0.60%	0.5915	0.00%	2.3168
RA09	MC	CA MC HSA HDHP \$3,500 80/50	14011360	0.4518	2.0672	0.4063	-10.08%	2.1292	3.00%	-7.38%	2.1292	0.00%	2.2144	4.00%	0.4063	0.00%	2.2277	0.60%	0.60%	0.4063	0.00%	2.3168
RA09	MC	CA MC HRA HDHP \$3,000 80/50	14011361	0.5401	2.0672	0.5401	0.00%	2.1292	3.00%	3.00%	2.1292	0.00%	2.2144	4.00%	0.5401	0.00%	2.2277	0.60%	0.60%	0.5401	0.00%	2.3168
RA09	MC	CA MC HRA HDHP \$5,000 80/50	14011362	0.4839	2.0672	0.4839	0.00%	2.1292	3.00%	3.00%	2.1292	0.00%	2.2144	4.00%	0.4839	0.00%	2.2277	0.60%	0.60%	0.4839	0.00%	2.3168
RA09	MC																					
RA09	MC																					
RA09	MC																					
RA09	PPO	CA PPO \$500 90/70	14011363	1.1093	1.9318	1.1093	0.00%	1.9898	3.00%	3.00%	1.9898	0.00%	2.0495	3.00%	1.1093	0.00%	2.0618	0.60%	0.60%	1.1093	0.00%	2.1030
RA09	Indemnity	CA Indemnity	14011364	1.3723	1.9318	1.3723	0.00%	1.9898	3.00%	3.00%	1.9898	0.00%	2.0495	3.00%	1.3723	0.00%	2.0618	0.60%	0.60%	1.3723	0.00%	2.1030

					1/1/2012
Rating Area	Product	Plan Name	Effective Date Factor % Change	Total % Change	Effective Date Factor
RA01	MC	CA MC \$250 90/70	1.50%	1.50%	2.0066
RA01	MC	CA MC \$250 80/60	1.50%	1.50%	2.0066
RA01	MC	CA MC \$500 80/60	1.50%	1.50%	2.0066
RA01	MC	CA MC \$1,000 70/50	1.50%	1.50%	2.0066
RA01	MC	CA MC \$750 80/50/50	1.50%	1.50%	2.0066
RA01	MC	CA MC \$1,000 80/50/50	1.50%	1.50%	2.0066
RA01	MC	CA MC \$2,000 80/50/50	1.50%	1.50%	2.0066
RA01	MC	CA MC \$2,500 75/50	1.50%	-0.53%	2.0066
RA01	MC	CA MC \$3,500 65/50	1.50%	-3.58%	2.0066
RA01	MC	CA MC \$10,000 100/50	1.50%	1.50%	2.0066
RA01	MC	CA MC HSA HDHP \$2,000 80/50	1.50%	1.50%	2.0066
RA01	MC	CA MC HSA HDHP \$3,000 90/50	1.50%	1.50%	2.0066
RA01	MC	CA MC HSA HDHP \$3,500 80/50	1.50%	1.50%	2.0066
RA01	MC	CA MC HRA HDHP \$3,000 80/50	1.50%	1.50%	2.0066
RA01	MC	CA MC HRA HDHP \$5,000 80/50	1.50%	1.50%	2.0066
RA01	MC				
RA01	MC				
RA01	MC				
RA01	MC				
RA01	PPO	CA PPO \$500 90/70	2.00%	2.00%	2.0703
RA01	Indemnity	CA Indemnity	2.00%	2.00%	2.0703

RA02	MC	CA MC \$250 90/70	2.00%	2.00%	2.2652
RA02	MC	CA MC \$250 80/60	2.00%	2.00%	2.2652
RA02	MC	CA MC \$500 80/60	2.00%	2.00%	2.2652
RA02	MC	CA MC \$1,000 70/50	2.00%	2.00%	2.2652
RA02	MC	CA MC \$750 80/50/50	2.00%	2.00%	2.2652
RA02	MC	CA MC \$1,000 80/50/50	2.00%	2.00%	2.2652
RA02	MC	CA MC \$2,000 80/50/50	2.00%	2.00%	2.2652
RA02	MC	CA MC \$2,500 75/50	2.00%	-8.20%	2.2652
RA02	MC	CA MC \$3,500 65/50	2.00%	-13.30%	2.2652
RA02	MC	CA MC \$10,000 100/50	2.00%	-2.08%	2.2652
RA02	MC	CA MC HSA HDHP \$2,000 80/50	2.00%	2.00%	2.2652
RA02	MC	CA MC HSA HDHP \$3,000 90/50	2.00%	2.00%	2.2652
RA02	MC	CA MC HSA HDHP \$3,500 80/50	2.00%	2.00%	2.2652
RA02	MC	CA MC HRA HDHP \$3,000 80/50	2.00%	2.00%	2.2652
RA02	MC	CA MC HRA HDHP \$5,000 80/50	2.00%	2.00%	2.2652
RA02	MC				
RA02	MC				
RA02	MC				
RA02	MC				
RA02	PPO	CA PPO \$500 90/70	2.00%	2.00%	2.0703
RA02	Indemnity	CA Indemnity	2.00%	2.00%	2.0703

RA03	MC	CA MC \$250 90/70	4.00%	4.00%	2.3135
RA03	MC	CA MC \$250 80/60	4.00%	4.00%	2.3135
RA03	MC	CA MC \$500 80/60	4.00%	4.00%	2.3135
RA03	MC	CA MC \$1,000 70/50	4.00%	4.00%	2.3135
RA03	MC	CA MC \$750 80/50/50	4.00%	4.00%	2.3135
RA03	MC	CA MC \$1,000 80/50/50	4.00%	4.00%	2.3135
RA03	MC	CA MC \$2,000 80/50/50	4.00%	4.00%	2.3135
RA03	MC	CA MC \$2,500 75/50	4.00%	-16.80%	2.3135
RA03	MC	CA MC \$3,500 65/50	4.00%	-16.80%	2.3135
RA03	MC	CA MC \$10,000 100/50	4.00%	-6.40%	2.3135
RA03	MC	CA MC HSA HDHP \$2,000 80/50	4.00%	4.00%	2.3135
RA03	MC	CA MC HSA HDHP \$3,000 90/50	4.00%	4.00%	2.3135
RA03	MC	CA MC HSA HDHP \$3,500 80/50	4.00%	4.00%	2.3135
RA03	MC	CA MC HRA HDHP \$3,000 80/50	4.00%	4.00%	2.3135
RA03	MC	CA MC HRA HDHP \$5,000 80/50	4.00%	4.00%	2.3135

					1/1/2012
Rating Area	Product	Plan Name	Effective Date Factor % Change	Total % Change	Effective Date Factor
RA03	MC				
RA03	MC				
RA03	MC				
RA03	MC				
RA03	PPO	CA PPO \$500 90/70	2.00%	2.00%	2.0703
RA03	Indemnity	CA Indemnity	2.00%	2.00%	2.0703
RA04	MC	CA MC \$250 90/70	2.00%	2.00%	2.5266
RA04	MC	CA MC \$250 80/60	2.00%	2.00%	2.5266
RA04	MC	CA MC \$500 80/60	2.00%	2.00%	2.5266
RA04	MC	CA MC \$1,000 70/50	2.00%	2.00%	2.5266
RA04	MC	CA MC \$750 80/50/50	2.00%	2.00%	2.5266
RA04	MC	CA MC \$1,000 80/50/50	2.00%	2.00%	2.5266
RA04	MC	CA MC \$2,000 80/50/50	2.00%	2.00%	2.5266
RA04	MC	CA MC \$2,500 75/50	2.00%	-18.40%	2.5266
RA04	MC	CA MC \$3,500 65/50	2.00%	-18.40%	2.5266
RA04	MC	CA MC \$10,000 100/50	2.00%	-8.20%	2.5266
RA04	MC	CA MC HSA HDHP \$2,000 80/50	2.00%	2.00%	2.5266
RA04	MC	CA MC HSA HDHP \$3,000 90/50	2.00%	2.00%	2.5266
RA04	MC	CA MC HSA HDHP \$3,500 80/50	2.00%	2.00%	2.5266
RA04	MC	CA MC HRA HDHP \$3,000 80/50	2.00%	2.00%	2.5266
RA04	MC	CA MC HRA HDHP \$5,000 80/50	2.00%	2.00%	2.5266
RA04	MC				
RA04	MC				
RA04	MC				
RA04	PPO	CA PPO \$500 90/70	2.00%	2.00%	2.0209
RA04	Indemnity	CA Indemnity	2.00%	2.00%	2.0209
RA05	MC	CA MC \$250 90/70	3.00%	3.00%	1.6885
RA05	MC	CA MC \$250 80/60	3.00%	3.00%	1.6885
RA05	MC	CA MC \$500 80/60	3.00%	3.00%	1.6885
RA05	MC	CA MC \$1,000 70/50	3.00%	3.00%	1.6885
RA05	MC	CA MC \$750 80/50/50	3.00%	3.00%	1.6885
RA05	MC	CA MC \$1,000 80/50/50	3.00%	3.00%	1.6885
RA05	MC	CA MC \$2,000 80/50/50	3.00%	3.00%	1.6885
RA05	MC	CA MC \$2,500 75/50	3.00%	-7.30%	1.6885
RA05	MC	CA MC \$3,500 65/50	3.00%	-7.30%	1.6885
RA05	MC	CA MC \$10,000 100/50	3.00%	3.00%	1.6885
RA05	MC	CA MC HSA HDHP \$2,000 80/50	3.00%	3.00%	1.6885
RA05	MC	CA MC HSA HDHP \$3,000 90/50	3.00%	3.00%	1.6885
RA05	MC	CA MC HSA HDHP \$3,500 80/50	3.00%	3.00%	1.6885
RA05	MC	CA MC HRA HDHP \$3,000 80/50	3.00%	3.00%	1.6885
RA05	MC	CA MC HRA HDHP \$5,000 80/50	3.00%	3.00%	1.6885
RA05	MC				
RA05	MC				
RA05	MC				
RA05	PPO	CA PPO \$500 90/70	2.00%	2.00%	1.5995
RA05	Indemnity	CA Indemnity	2.00%	2.00%	1.5995
RA06	MC	CA MC \$250 90/70	0.00%	0.00%	1.7931
RA06	MC	CA MC \$250 80/60	0.00%	0.00%	1.7931
RA06	MC	CA MC \$500 80/60	0.00%	0.00%	1.7931
RA06	MC	CA MC \$1,000 70/50	0.00%	0.00%	1.7931
RA06	MC	CA MC \$750 80/50/50	0.00%	0.00%	1.7931
RA06	MC	CA MC \$1,000 80/50/50	0.00%	0.00%	1.7931
RA06	MC	CA MC \$2,000 80/50/50	0.00%	0.00%	1.7931
RA06	MC	CA MC \$2,500 75/50	0.00%	-10.00%	1.7931

					1/1/2012
Rating Area	Product	Plan Name	Effective Date Factor % Change	Total % Change	Effective Date Factor
RA06	MC	CA MC \$3,500 65/50	0.00%	-8.00%	1.7931
RA06	MC	CA MC \$10,000 100/50	0.00%	0.00%	1.7931
RA06	MC	CA MC HSA HDHP \$2,000 80/50	0.00%	0.00%	1.7931
RA06	MC	CA MC HSA HDHP \$3,000 90/50	0.00%	0.00%	1.7931
RA06	MC	CA MC HSA HDHP \$3,500 80/50	0.00%	0.00%	1.7931
RA06	MC	CA MC HRA HDHP \$3,000 80/50	0.00%	0.00%	1.7931
RA06	MC	CA MC HRA HDHP \$5,000 80/50	0.00%	0.00%	1.7931
RA06	MC				
RA06	MC				
RA06	MC				
RA06	PPO	CA PPO \$500 90/70	2.00%	2.00%	1.8008
RA06	Indemnity	CA Indemnity	2.00%	2.00%	1.8008
RA07	MC	CA MC \$250 90/70	4.00%	4.00%	2.4884
RA07	MC	CA MC \$250 80/60	4.00%	4.00%	2.4884
RA07	MC	CA MC \$500 80/60	4.00%	4.00%	2.4884
RA07	MC	CA MC \$1,000 70/50	4.00%	4.00%	2.4884
RA07	MC	CA MC \$750 80/50/50	4.00%	4.00%	2.4884
RA07	MC	CA MC \$1,000 80/50/50	4.00%	4.00%	2.4884
RA07	MC	CA MC \$2,000 80/50/50	4.00%	4.00%	2.4884
RA07	MC	CA MC \$2,500 75/50	4.00%	4.00%	2.4884
RA07	MC	CA MC \$3,500 65/50	4.00%	4.00%	2.4884
RA07	MC	CA MC \$10,000 100/50	4.00%	4.00%	2.4884
RA07	MC	CA MC HSA HDHP \$2,000 80/50	4.00%	4.00%	2.4884
RA07	MC	CA MC HSA HDHP \$3,000 90/50	4.00%	4.00%	2.4884
RA07	MC	CA MC HSA HDHP \$3,500 80/50	4.00%	4.00%	2.4884
RA07	MC	CA MC HRA HDHP \$3,000 80/50	4.00%	4.00%	2.4884
RA07	MC	CA MC HRA HDHP \$5,000 80/50	4.00%	4.00%	2.4884
RA07	MC				
RA07	MC				
RA07	MC				
RA07	PPO	CA PPO \$500 90/70	2.00%	2.00%	1.8660
RA07	Indemnity	CA Indemnity	2.00%	2.00%	1.8660
RA08	MC	CA MC \$250 90/70	4.00%	4.00%	2.9866
RA08	MC	CA MC \$250 80/60	4.00%	4.00%	2.9866
RA08	MC	CA MC \$500 80/60	4.00%	4.00%	2.9866
RA08	MC	CA MC \$1,000 70/50	4.00%	4.00%	2.9866
RA08	MC	CA MC \$750 80/50/50	4.00%	4.00%	2.9866
RA08	MC	CA MC \$1,000 80/50/50	4.00%	4.00%	2.9866
RA08	MC	CA MC \$2,000 80/50/50	4.00%	4.00%	2.9866
RA08	MC	CA MC \$2,500 75/50	4.00%	4.00%	2.9866
RA08	MC	CA MC \$3,500 65/50	4.00%	4.00%	2.9866
RA08	MC	CA MC \$10,000 100/50	4.00%	4.00%	2.9866
RA08	MC	CA MC HSA HDHP \$2,000 80/50	4.00%	4.00%	2.9866
RA08	MC	CA MC HSA HDHP \$3,000 90/50	4.00%	4.00%	2.9866
RA08	MC	CA MC HSA HDHP \$3,500 80/50	4.00%	4.00%	2.9866
RA08	MC	CA MC HRA HDHP \$3,000 80/50	4.00%	4.00%	2.9866
RA08	MC	CA MC HRA HDHP \$5,000 80/50	4.00%	4.00%	2.9866
RA08	MC				
RA08	MC				
RA08	MC				
RA08	PPO	CA PPO \$500 90/70	2.00%	2.00%	1.9947
RA08	Indemnity	CA Indemnity	2.00%	2.00%	1.9947
RA09	MC	CA MC \$250 90/70	4.00%	4.00%	2.3631

					1/1/2012
Rating Area	Product	Plan Name	Effective Date Factor % Change	Total % Change	Effective Date Factor
RA09	MC	CA MC \$250 80/60	4.00%	4.00%	2.3631
RA09	MC	CA MC \$500 80/60	4.00%	4.00%	2.3631
RA09	MC	CA MC \$1,000 70/50	4.00%	4.00%	2.3631
RA09	MC	CA MC \$750 80/50/50	4.00%	4.00%	2.3631
RA09	MC	CA MC \$1,000 80/50/50	4.00%	4.00%	2.3631
RA09	MC	CA MC \$2,000 80/50/50	4.00%	4.00%	2.3631
RA09	MC	CA MC \$2,500 75/50	4.00%	4.00%	2.3631
RA09	MC	CA MC \$3,500 65/50	4.00%	4.00%	2.3631
RA09	MC	CA MC \$10,000 100/50	4.00%	4.00%	2.3631
RA09	MC	CA MC HSA HDHP \$2,000 80/50	4.00%	4.00%	2.3631
RA09	MC	CA MC HSA HDHP \$3,000 90/50	4.00%	4.00%	2.3631
RA09	MC	CA MC HSA HDHP \$3,500 80/50	4.00%	4.00%	2.3631
RA09	MC	CA MC HRA HDHP \$3,000 80/50	4.00%	4.00%	2.3631
RA09	MC	CA MC HRA HDHP \$5,000 80/50	4.00%	4.00%	2.3631
RA09	MC				
RA09	MC				
RA09	MC				
RA09	PPO	CA PPO \$500 90/70	2.00%	2.00%	2.1030
RA09	Indemnity	CA Indemnity	2.00%	2.00%	2.1030

Renewal Cohorts

																MC HSA	MC HSA	MC HSA	MC HRA					
		Plan Name	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500					MC \$10,000	HDHP	HDHP	HDHP	HDHP	MC HRA			
		(Jan 2012)	90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	na	na	na	na	100/50	90/50	\$3,000	\$2,000	\$3,500	\$3,000	HDHP \$5,000	PPO \$500	Aetna Indemnity
2Q12 vs Jan 2012		Plan Name															MC HSA	MC HSA	MC HSA	MC HRA				
		(Apr-Jun 2012)	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,250	MC \$2,000	MC \$2,500	MC \$3,500	MC \$4,500	MC \$7,500	MC \$2,250	MC \$3,750	MC \$10,000	\$3,000	\$2,000	\$3,500	\$3,000	MC HRA			
			90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	60/50	75/50	60/50	50/50	100/50	90/50	80/50	80/50	70/50	HDHP \$3,000	PPO \$750		
																							Aetna Indemnity	
	Min		-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	-21.8%	-17.4%	0.0%	0.0%	0.0%	0.0%	-10.7%	1.5%	-8.0%	3.9%	-12.3%	0.0%	-23.9%	0.4%	
	Max		3.5%	4.2%	3.7%	5.6%	5.6%	1.9%	0.8%	6.8%	10.6%	0.0%	0.0%	0.0%	0.0%	11.3%	7.2%	-2.8%	9.7%	-7.4%	0.0%	-23.9%	0.4%	
	Average		2.8%	3.3%	2.9%	4.4%	4.9%	0.2%	-1.1%	5.2%	8.2%	0.0%	0.0%	0.0%	0.0%	-1.2%	6.3%	-4.3%	8.3%	-9.1%	0.0%	-23.9%	0.0%	

																MC HSA HDHP	MC HSA HDHP	MC HSA HDHP	MC HRA HDHP	MC HRA HDHP \$5,000	PPO \$500	Aetna Indemnity
Plan Name (Feb 2012)		MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	na	na	na	na	MC \$10,000 100/50	\$3,000 90/50	\$2,000 80/50	\$3,500 80/50	\$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
Plan Name (Apr-Jun 2012)		MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$2,250 60/50	MC \$3,750 50/50	MC \$10,000 100/50	\$3,000 90/50	\$2,000 80/50	\$3,500 80/50	\$3,000 70/50	MC HRA HDHP \$3,000 70/50	PPO \$750 80/60	Aetna Indemnity
2Q12 vs Feb/Mar 2012	Min	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-5.1%	-6.5%	-22.6%	-18.3%	0.0%	0.0%	0.0%	0.0%	-11.6%	1.5%	-8.0%	3.9%	-12.3%	-4.2%	-23.9%	0.4%
	Max	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.1%	4.2%	7.9%	0.0%	0.0%	0.0%	0.0%	9.1%	4.6%	-5.2%	7.0%	-9.7%	0.8%	-23.9%	0.4%
	Average	-0.3%	0.3%	-0.1%	1.5%	1.7%	-2.5%	-3.6%	2.5%	5.1%	0.0%	0.0%	0.0%	0.0%	-2.9%	3.4%	-6.5%	5.6%	-10.9%	-1.2%	-23.9%	0.0%

2Q12 vs 2Q11																MC HSA HDHP	MC HSA HDHP	MC HSA HDHP	MC HRA HDHP					
		Plan Name (2Q11)	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	na	na	na	na	MC \$10,000 100/50	\$3,000 90/50	\$2,000 80/50	\$3,500 80/50	\$3,000 80/50	MC HRA HDHP \$3,000 80/50	PPO \$500 90/70	Aetna Indemnity	
		Plan Name (Apr-Jun 2012)	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$2,250 60/50	MC \$3,750 50/50	MC \$10,000 100/50	\$3,000 90/50	\$2,000 80/50	\$3,500 80/50	\$3,000 70/50	MC HRA HDHP \$3,000 70/50	PPO \$750 80/60	Aetna Indemnity	
		Min	-4.3%	-3.7%	-4.1%	-2.4%	-2.4%	-5.9%	-7.4%	-15.8%	-15.5%	0.0%	0.0%	0.0%	0.0%	0.0%	-5.6%	-0.9%	-10.2%	1.4%	-14.4%	-4.5%	-21.9%	3.0%
		Max	9.9%	10.6%	10.1%	12.1%	12.1%	8.1%	6.4%	21.4%	11.6%	0.0%	0.0%	0.0%	0.0%	0.0%	19.4%	13.8%	3.2%	16.5%	-1.7%	9.7%	-21.9%	3.0%
Average	7.0%	7.3%	6.7%	8.1%	9.2%	4.2%	2.5%	2.2%	-7.1%	0.0%	0.0%	0.0%	0.0%	0.0%	2.4%	11.2%	-0.9%	12.5%	-6.4%	2.7%	-21.9%	0.0%		

NOTE: Changes include trend and impact of Product Refresh. Average increases are based on members who are renewing in 2Q12. Min/Max are based on the minimum and maximum rate changes for each plan regardless of whether there are any members renewing in any particular plan for 2Q12.

2Q12 Renewal Distribution

Rate Bands	Members	Groups
x<0%	8,565	553
0<=x<10	21,044	1,042
10<=x<20	5,251	537
20<=x<30	66	12
30<=x<40	0	0
40<=x<50	0	0
50<=x<60	0	0
60<=x<70	0	0
x>=70%	0	0
Total	34,926	2,144

Based on ALIC groups renewing April-June 2012

California Small Group Debit Input Sheet



New Business Medical Underwriting Rate-Up Worksheet

version: 3.16

Quote Number	123456
--------------	--------

Effective Date **07/01/2011**

Group Name	ABC Company
Group Address	123 Main Street
City, State	San Diego, CA

CA

Number of Eligible Subscribers	7
Number of Enrolling Subscribers	7
Estimated Number of Enrolling Members	19

(9) Exh A page 2 - Observed Risk: 4,504.0

(5) Exh A page 2 - Expected Risk: 4,004.6

Relative Risk Score (RRS): 1.1247

Medical Rate-Up Percentage: 3.13%

Group's Underwriting Rate Adjustment Factor (RAF): **1.0313**

Subscriber Count for ABC Company

Age Bracket	Male Single	Male Couple	Male Par/Child	Male Family	Female Single	Female Couple	Female Par/Child	Female Family
<25	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0
30-34	0	1	0	0	1	0	0	0
35-39	0	0	0	0	0	0	1	0
40-44	0	0	0	0	0	0	0	1
45-49	1	0	0	1	0	0	0	0
50-54	0	0	0	0	0	0	0	0
55-59	0	0	0	0	0	0	0	0
60-64	0	0	0	0	1	0	0	0
65+	0	0	0	0	0	0	0	0
	1	1	0	1	2	0	1	1

Conditions Listing for ABC Company

Member Name/ID	Birthdate	Gender	Tier	Medical Condition	Debit Points
1				Asthma requiring both asthma shots and prescription medicine (s).	1,400
2				Brain Injury, no residuals, last treatment within 1 year.	750
3				Back Problems using controlled non-steriodal anti-inflammatory drugs	775
Enter Remaining Debits Here and Attach Additional Documentation:					

(C)

Sum of Observed Chronic debits from the Underwriting Manual = 2,925.0

Exhibit A

California Small Group New Business Medical Underwriting Rate-Up Worksheet Rate Band 0.90 to 1.10			
Quote Number		123456	
Group Name		ABC Company	
State		CA	
Medical Underwriting Rate-Up Assumptions			
(1)	Rate Band Range (+/-) used for all groups (RAF Range is 0.90 - 1.10)	10%	
(2)	Percent of Observed Chronic Covered By Debits from the Underwriting Manual - used for all groups	100.0%	
Medical Rate-Up Calculation for Group			
Denominator steps 3-5	(3)	Expected Acute Debits See (A) on Exhibit A (page 3)	1,579.0
	(4)	Expected Chronic Debits See (B) on Exhibit A (page 3)	2,425.6
	(5)	Expected Risk (3) + (4)	4,004.6
Numerator steps 6-9	(6)	Observed Chronic Debits not Covered By Debit points from the Underwriting Manual (4) * [1 - (2)]	0.0
	(7)	Expected Acute Debits See (A) on Exhibit A (page 3)	1,579.0
	(8)	Observed Chronic Debits covered by debit points from the Underwriting Manual See (C) on Exhibit A (page 1)	2,925.0
	(9)	Observed Risk (6) + (7) + (8)	4,504.0
(10)	Group's Relative Risk Score (RRS)	(9) / (5)	1.1000
(11)	"Starting" Relative Risk Score for all groups		0.9600
(12)	Underwriter's Rate-Up Factor	(10) / (11) * Min RAF Allowed	1.0313
(13)	Minimum RAF test - if RAF<0.90 then set RAF to 0.90		1.0313
(13)	Maximum RAF test - if RAF>1.10 then set RAF to 1.10		1.0313
(14)	Final Rate Adjustment Factor		1.0313

Exhibit A

California Small Group Debit Input Sheet

Inherent (Acute)

Employee & Spouse Expected Debits

Age Bracket	Male Single	Male Couple	Male Par/Child	Male Family	Female Single	Female Couple	Female Par/Child	Female Family
<25	\$62.94	\$191.65	\$174.34	\$310.88	\$100.43	\$166.51	\$202.69	\$281.87
25-29	\$73.18	\$219.80	\$197.07	\$365.39	\$113.27	\$190.12	\$232.76	\$324.52
30-34	\$75.80	\$215.14	\$200.82	\$379.24	\$112.90	\$192.50	\$240.49	\$345.74
35-39	\$80.52	\$212.02	\$226.44	\$389.26	\$112.93	\$197.46	\$250.24	\$357.70
40-44	\$88.88	\$210.10	\$239.18	\$392.10	\$119.96	\$213.29	\$260.58	\$367.35
45-49	\$98.59	\$221.48	\$221.75	\$384.91	\$121.97	\$225.49	\$236.68	\$364.29
50-54	\$111.47	\$239.18	\$232.64	\$375.06	\$126.67	\$243.73	\$235.36	\$358.38
55-59	\$135.05	\$279.15	\$243.73	\$407.27	\$142.47	\$284.28	\$243.61	\$394.39
60-64	\$152.24	\$302.37	\$251.41	\$405.72	\$149.86	\$309.71	\$238.89	\$411.43
65+	\$137.36	\$269.47	\$238.53	\$372.85	\$132.62	\$270.81	\$223.40	\$372.51

(A) = sum of Expected Acute debits based on demographic mix of each group. These debits are used for all groups. Highlighted debits correspond to the census used in this example.

$$= \text{sum of } (98.59 + 215.14 + 384.91 + 112.90 + 149.86 + 250.24 + 367.35) = 1,578.99$$

Expected Chronic

Employee & Spouse Expected Debits

Age Bracket	Male Single	Male Couple	Male Par/Child	Male Family	Female Single	Female Couple	Female Par/Child	Female Family
<25	\$53.41	\$290.36	\$110.55	\$351.50	\$156.40	\$212.49	\$208.86	\$271.66
25-29	\$62.09	\$355.81	\$125.62	\$430.47	\$215.06	\$280.24	\$276.35	\$349.19
30-34	\$76.70	\$355.83	\$140.82	\$440.00	\$220.15	\$300.72	\$285.59	\$379.29
35-39	\$93.41	\$343.02	\$168.21	\$433.92	\$214.38	\$312.46	\$284.82	\$394.63
40-44	\$121.24	\$364.05	\$198.34	\$457.38	\$233.88	\$361.18	\$306.02	\$440.22
45-49	\$164.98	\$423.76	\$228.17	\$507.59	\$256.83	\$430.08	\$315.67	\$501.29
50-54	\$234.73	\$534.16	\$296.87	\$603.81	\$297.00	\$543.45	\$352.72	\$602.26
55-59	\$359.65	\$743.39	\$415.37	\$809.08	\$379.41	\$757.03	\$431.27	\$813.50
60-64	\$498.32	\$951.11	\$549.21	\$1,004.13	\$452.03	\$975.30	\$497.67	\$1,027.45
65+	\$526.23	\$1,005.74	\$578.12	\$1,058.76	\$481.33	\$1,010.75	\$527.89	\$1,062.92

(B) = sum of Expected Chronic debits based on demographic mix of each group. These debits are used for all groups. Highlighted debits correspond to the census used in this example.

$$= \text{sum of } (164.98 + 355.83 + 507.59 + 220.15 + 452.03 + 284.82 + 440.22) = 2,425.62$$

Expected Inherent (Acute) and Expected Chronic debit tables are used for all Utah Small groups. Groups with similar Age/Gender/Tier characteristics will be assigned the same number of expected acute and chronic debits (denominator of Relative Risk Score).

MEDICAL UNDERWRITING

Introduction

This document describes Aetna's underwriting adjustments for medical business sold and renewed to California Small Employer groups, through Aetna Life Insurance Company and Aetna Health Inc.

Premium rates may be adjusted for known medical conditions from 0.90 to 1.10 (that is, the final group rate could change from the current base rate from a 10% reduction to a 10% increase.

New Business Medical Underwriting

Aetna's new business medical underwriting method is as follows: Aetna uses individual health questionnaires to evaluate the medical risks associated with employer groups. The individual questionnaire is completed by each employee. We require a long form for groups 1-10 employees and a short form for groups 11-50 employees.

In general, the underwriting adjustment is a reduction or load, which is applied to the premium rates of everyone in the employer group, consistent with HIPAA requirements. This adjustment is also sometimes referred to as a "medical rate-up" (MRUP) or "rate adjustment factor" (RAF).

The underwriting adjustment is determined by comparing the history disclosed on the health questionnaire with the medical underwriting manual. Each member is assessed on his or her own level of medical risk. Observed chronic risk (debit) points are assigned based on the level of severity of each individual's condition, per the underwriting manual.

The observed chronic debit points for each member are summed to obtain the aggregate observed chronic debit points for the entire employer group. This is then used, in conjunction with the expected acute and expected chronic debit points, to determine the Relative Risk Score (RRS) for the employer group. Employer groups with the same census would have the same expected acute and chronic debit points.

$$\text{RRS} = \frac{(\text{Expected Acute Debits} + \text{Observed Chronic Debits})}{(\text{Expected Acute Debits} + \text{Expected Chronic Debits})}.$$

Using the same terminology shown on Exhibit A (page 1):

$$\text{RRS} = \text{Observed Risk} / \text{Expected Risk},$$

where "Observed Risk" = Expected Acute Debits + Observed Chronic Debits, as in the numerator of the fraction above.

Only the group's census is used to determine the *expected* acute and *expected* chronic risk points. In this context, census means the following demographic characteristics of the employer group: Age, Gender, and Family status. The ratio of the "observed risk" score to the "expected risk" score is the relative risk score (RRS).

The RRS is then used to calculate the rate adjustment factor (RAF), within the 0.90 and 1.10 band. Please note, the term RAF is used interchangeably with Medical Rate-Up (MRUP). The rate adjustment factor equals the calculated relative risk score (RRS) divided by 0.96, where 0.96 is the “starting RRS.” If the RRS is 1.000, then the $RAF = 1.000 / 0.96 * 0.90$ (min RAF) = 1.0417; the same logic applies to any RRS between 0.96 and 1.152.

If the calculated RRS is 0.96 or less, the RAF is 0.90 (that is, no load for health status is applied to the group’s overall premium rate). If the calculated RRS is 1.173 or greater, the RAF is then 1.10 (that is, the maximum load for health status is applied to the group’s overall premium rate).

Exhibit A- Sample New Business Medical Underwriting Adjustment Calculation

Exhibit A (page 1) shows the California new business medical underwriting rate up worksheet, which is used by Aetna’s underwriters to set the new business rate adjustment factor (RAF) for employer groups.

Exhibit A (pages 1 – 3) shows an illustrative medical rate-up calculation for a hypothetical group of 7 subscribers, in which three members have a medical condition

Based on the medical questionnaire, the underwriter would select the risk points for the member’s medical conditions [e.g., 2,000 risk points for a severe back] and enter the risk points into the rate-up worksheet. The worksheet produces observed and expected risk scores, and the relative risk score (RRS).

In the hypothetical example, the relative risk score is 0.91 $[3,665 \text{ (observed risk)} / 4,005 \text{ (expected risk)}]$. The medical rate-up for this hypothetical case would be 0.90 [where $0.90 = .9151 / 0.9600$ subject to min/max RAF of 0.90 & 1.10. Therefore $[(\text{relative risk score}) / (\text{“starting RRS”})] = .9151 / .96 = .9532$. Since this is below the minimum RAF of 0.90 the RAF is set to the minimum RAF allowed (0.90). The group’s final premium rate would be 0.90 multiplied by the current base rate.

Renewal Business Medical Underwriting

In markets that allow small group rates to be adjusted for health status, Aetna uses a Predictive Modeling Methodology to estimate each group’s expected claims relative to other groups with the same demographic characteristics. The risk assessment tool used for Predictive Modeling was created by Symmetry Health Systems and uses both diagnostic and pharmacy data to create Episode Risk Groups which are used in assigning risk scores to each member of the group.

The Predictive Modeling Methodology provides a better indicator of future costs than past claims experience for the following reasons:

1. The relative risk score for a renewing group is calculated using only members who are active at the time of renewal.
2. The risk scoring process segregates claims for acute conditions from those for chronic conditions. The model generally assumes that costs for chronic conditions

are likely to recur in the future but that the likelihood of acute episodes impacting future costs is reduced.

3. The variability in claim levels for very small cases is such that prior year's experience is not a strong indicator of future year's results

The Episode Risk Group model estimates future costs using each member's historical medical and pharmacy claims data which is adjusted for clinical factors such as severity of diagnosis and identified co-morbidities. Members with chronic conditions are expected to receive similar levels of care in the future and members with acute conditions are expected to have a reduction in expenses in the future (depending on the type of episode.)

The methodology used for California Small Group renewals is similar to the methodology used for new business groups. The primary difference being how each employee's medical history is determined. For new business, the information is obtained from the employees of the group through the individual medical underwriting questionnaire. For renewal business, medical history is obtained through the claim and diagnosis data contained in Aetna's systems.

California Small Group Renewal Relative Risk Score Calculation

Each member with at least 8 months of eligibility during the experience period will receive a prediction of future utilization based upon the clinical and pharmaceutical markers as outlined in the predictive model variables. Each member will receive a baseline prediction which will be increased by the sum of the weights of all variables for which they have shown evidence. For some variables, this evidence must occur in the most recent 12 months, and for other variables, the time period used is the entire time enrolled as a member with Aetna.

In order to calculate a Relative Risk Score (RRS) for each member, the observed and expected prediction would be compared to someone of the same gender, in the same 5 year age band and who had been enrolled as an Aetna member for approximately the same length of time. If the observed prediction for a given member was \$4,968 then this prediction would be compared to the average prediction for someone in the same age/gender/duration cell. If, for example, the average prediction for someone in the same age/gender/duration cell was \$4,587.20, then the RRS for this member would be $\$4,968/\$4,587.20 = 1.0830$

The same logic is used to generate a group level RRS, where the predictions and average predictions based upon age/gender/duration are summed to a group level and then the RRS is calculated by dividing the total prediction by the total average prediction. An example of this on a five member group is shown below:

<u>Member</u>	<u>Age Group</u>	<u>Gender</u>	<u>Duration (Length Enrollment)</u>	<u>Prediction</u>	<u>Average Prediction</u>
1	35-39	Female	12-14 months	\$2,700	\$2,857.22
2	35-39	Male	5-7 months	\$1,600	\$1,424.86

California Small Group

3	35-39	Female	15-19 months	\$3,100	\$2,921.11
4	10-14	Male	12-14 months	\$1,200	\$1,746.64
5	55-59	Male	24+ months	\$3,100	\$3,415.45
Sum of predictions				\$11,700.00	
Sum of Average					
Predictions				\$12,365.28	
Relative Risk Score				0.9462	

Starting Relative Risk Score (RRS) where rate ups begin: 0.96

$$\begin{aligned}\text{Rate Adjustment Factor (RAF)} * &= \min(\text{RRS} / \text{Starting RRS}, 1.00) * 0.90 \text{ (min RAF)} \\ &= \min(0.9462 / 0.96, 1.00) * .90 \\ &= \min(.993, 1.00) * .90 = 0.90\end{aligned}$$

* Subject to Aetna's minimum and maximum rate band.

Minimum RAF = 0.90

Maximum RAF = 1.10

* Subject to year over year minimum and maximum change of 10%.

Definitions:

RAF = Risk Adjustment Factor – adjustment to manual rates to account for underlying risk of group

RRS = Relative Risk Score – risk of the group relative to our Aetna's National non-HMO population.

Starting RRS = risk level where rate ups begin so that the appropriate premium is delivered given the distribution of risks (i.e, delivers the desired average rate for the average risk).

<i>SERFF Tracking Number:</i>	<i>AETN-128000422</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Aetna Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>HAO-2012-0010</i>
<i>Company Tracking Number:</i>	<i>AETNA CA SG ALIC 040112</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003A Small Group Only - PPO</i>
<i>Product Name:</i>	<i>CA SG 2Q12 ALIC nongrand</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Attachment "2Q12 CA MLR Exhibit ALIC CY.xls" is not a PDF document and cannot be reproduced here.

See next page for attachment.

COMPLIANCE WITH ACA 80% MINIMUM LOSS RATIO: 01/01/12-12/31/12

	PPACA	ACA Adjustments	ACA-Adjusted
Member Months	874,464		874,464
Claims	277,022,091	3,000,220	280,022,311
Premium	333,357,812	(10,267,421)	323,090,391
MLR	83.1%	Compliance Test:	86.7%
	Allowable Administrative Costs:	0.90%	
	Excludable Taxes:	3.08%	

COMPLIANCE WITH ACA 80% MINIMUM LOSS RATIO: 01/01/13-12/31/13

	PPACA	ACA Adjustments	ACA-Adjusted
Member Months	874,464		874,464
Claims	311,087,076	3,325,993	314,413,069
Premium	369,554,786	(11,382,287)	358,172,499
MLR	84.2%	Compliance Test:	87.8%
	Allowable Administrative Costs:	0.90%	
	Excludable Taxes:	3.08%	

COMPLIANCE WITH ACA 80% MINIMUM LOSS RATIO: 1/1/10-12/31/12

	2010	01/01/10	02/01/10	03/01/10	04/01/10	05/01/10	06/01/10	07/01/10	08/01/10	09/01/10	10/01/10	11/01/10	12/01/10	2010
Members		89,628	90,938	92,425	96,797	99,498	104,123	103,216	103,018	103,422	102,209	101,403	99,262	1,185,939
Claims		\$21,212,845	\$21,448,272	\$25,906,965	\$23,523,856	\$25,163,332	\$27,924,265	\$26,654,224	\$27,539,306	\$27,705,524	\$28,530,946	\$31,204,762	\$28,446,962	\$315,261,257
Premium		\$26,580,885	\$26,987,405	\$27,477,322	\$28,558,246	\$29,496,103	\$30,818,414	\$30,964,788	\$31,224,344	\$31,552,390	\$31,334,123	\$31,202,105	\$30,798,251	\$356,994,377
<u>ACA Adjustments</u>														
Allowable Administrative Costs	0.90%	\$239,228	\$242,887	\$247,296	\$257,024	\$265,465	\$277,366	\$278,683	\$281,019	\$283,972	\$282,007	\$280,819	\$277,184	\$3,212,949
Excludable Taxes	3.08%	\$818,691	\$831,212	\$846,302	\$879,594	\$908,480	\$949,207	\$953,715	\$961,710	\$971,814	\$965,091	\$961,025	\$948,586	\$10,995,427
ACA Adjusted Claims		\$21,452,073	\$21,691,158	\$26,154,261	\$23,780,880	\$25,428,797	\$28,201,631	\$26,932,907	\$27,820,325	\$27,989,495	\$28,812,953	\$31,485,581	\$28,724,146	\$318,474,207
ACA Adjusted Premiums		\$25,762,194	\$26,156,193	\$26,631,020	\$27,678,652	\$28,587,623	\$29,869,206	\$30,011,073	\$30,262,634	\$30,580,576	\$30,369,032	\$30,241,081	\$29,849,665	\$345,998,950
MLR		79.8%	79.5%	94.3%	82.4%	85.3%	90.6%	86.1%	88.2%	87.8%	91.1%	100.0%	92.4%	88.3%
ACA Adjusted MLR		83.3%	82.9%	98.2%	85.9%	89.0%	94.4%	89.7%	91.9%	91.5%	94.9%	104.1%	96.2%	92.0%

	2011	01/01/11	02/01/11	03/01/11	04/01/11	05/01/11	06/01/11	07/01/11	08/01/11	09/01/11	10/01/11	11/01/11	12/01/11	2011
Members		93,354	91,199	89,053	85,614	82,095	78,834	75,973	74,396	72,867	72,872	72,872	72,872	962,001
Claims		\$23,231,659	\$22,140,285	\$26,343,625	\$23,335,132	\$21,534,966	\$22,647,980	\$21,253,896	\$22,446,365	\$21,059,887	\$21,292,926	\$21,377,793	\$21,207,441	\$267,871,955
Premium		\$29,873,428	\$29,323,820	\$29,422,001	\$28,882,953	\$28,038,386	\$27,486,525	\$26,859,882	\$26,408,557	\$25,976,316	\$26,035,037	\$26,151,425	\$26,283,540	\$330,741,870
<u>ACA Adjustments</u>														
Allowable Administrative Costs	0.90%	\$268,861	\$263,914	\$264,798	\$259,947	\$252,345	\$247,379	\$241,739	\$237,677	\$233,787	\$234,315	\$235,363	\$236,552	\$2,976,677
Excludable Taxes	3.08%	\$920,102	\$903,174	\$906,198	\$889,595	\$863,582	\$846,585	\$827,284	\$813,384	\$800,071	\$801,879	\$805,464	\$809,533	\$10,186,850
ACA Adjusted Claims		\$23,500,520	\$22,404,199	\$26,608,423	\$23,595,079	\$21,787,311	\$22,895,359	\$21,495,635	\$22,684,042	\$21,293,673	\$21,527,242	\$21,613,156	\$21,443,993	\$270,848,632
ACA Adjusted Premiums		\$28,953,326	\$28,420,647	\$28,515,803	\$27,993,358	\$27,174,804	\$26,639,940	\$26,032,598	\$25,595,173	\$25,176,245	\$25,233,158	\$25,345,962	\$25,474,007	\$320,555,020
MLR		77.8%	75.5%	89.5%	80.8%	76.8%	82.4%	79.1%	85.0%	81.1%	81.8%	81.7%	80.7%	81.0%
ACA Adjusted MLR		81.2%	78.8%	93.3%	84.3%	80.2%	85.9%	82.6%	88.6%	84.6%	85.3%	85.3%	84.2%	84.5%

	2012	01/01/12	02/01/12	03/01/12	04/01/12	05/01/12	06/01/12	07/01/12	08/01/12	09/01/12	10/01/12	11/01/12	12/01/12	2012
Members		72,872	72,872	72,872	72,872	72,872	72,872	72,872	72,872	72,872	72,872	72,872	72,872	874,464
Claims		\$21,635,936	\$20,747,530	\$23,378,927	\$22,263,139	\$23,005,417	\$23,226,276	\$22,901,350	\$24,547,670	\$23,584,587	\$23,910,568	\$24,005,951	\$23,814,739	\$277,022,091
Premium		\$26,872,673	\$26,998,951	\$27,128,584	\$27,285,435	\$27,422,543	\$27,620,938	\$27,920,840	\$28,066,632	\$28,249,401	\$28,439,818	\$28,586,692	\$28,765,304	\$333,357,812
<u>ACA Adjustments</u>														
Allowable Administrative Costs	0.90%	\$241,854	\$242,991	\$244,157	\$245,569	\$246,803	\$248,588	\$251,288	\$252,600	\$254,245	\$255,958	\$257,280	\$258,888	\$3,000,220
Excludable Taxes	3.08%	\$827,678	\$831,568	\$835,560	\$840,391	\$844,614	\$850,725	\$859,962	\$864,452	\$870,082	\$875,946	\$880,470	\$885,971	\$10,267,421
ACA Adjusted Claims		\$21,877,790	\$20,990,521	\$23,623,084	\$22,508,708	\$23,252,220	\$23,474,864	\$23,152,638	\$24,800,270	\$23,838,831	\$24,166,526	\$24,263,231	\$24,073,627	\$280,022,311
ACA Adjusted Premiums		\$26,044,994	\$26,167,384	\$26,293,024	\$26,445,043	\$26,577,928	\$26,770,213	\$27,060,878	\$27,202,179	\$27,379,320	\$27,563,872	\$27,706,222	\$27,879,333	\$323,090,391
MLR		80.5%	76.8%	86.2%	81.6%	83.9%	84.1%	82.0%	87.5%	83.5%	84.1%	84.0%	82.8%	83.1%
ACA Adjusted MLR		84.0%	80.2%	89.8%	85.1%	87.5%	87.7%	85.6%	91.2%	87.1%	87.7%	87.6%	86.3%	86.7%

	2013	01/01/13	02/01/13	03/01/13	04/01/13	05/01/13	06/01/13	07/01/13	08/01/13	09/01/13	10/01/13	11/01/13	12/01/13	2013
Members		72,872	72,872	72,872	72,872	72,872	72,872	72,872	72,872	72,872	72,872	72,872	72,872	874,464
Claims		\$24,295,999	\$23,298,448	\$26,253,467	\$25,000,575	\$25,834,213	\$26,082,319	\$25,717,528	\$27,566,392	\$26,484,966	\$26,851,130	\$26,958,337	\$26,743,702	\$311,087,076
Premium		\$29,523,433	\$29,689,343	\$29,874,464	\$30,114,354	\$30,343,595	\$30,661,052	\$31,045,378	\$31,233,386	\$31,474,267	\$31,691,267	\$31,851,733	\$32,052,516	\$369,554,786
<u>ACA Adjustments</u>														
Allowable Administrative Costs	0.90%	\$265,711	\$267,204	\$268,870	\$271,029	\$273,092	\$275,949	\$279,408	\$281,100	\$283,268	\$285,221	\$286,666	\$288,473	\$3,325,993
Excludable Taxes	3.08%	\$909,322	\$914,432	\$920,133	\$927,522	\$934,583	\$944,360	\$956,198	\$961,988	\$969,407	\$976,091	\$981,033	\$987,217	\$11,382,287
ACA Adjusted Claims		\$24,561,710	\$23,565,652	\$26,522,337	\$25,271,605	\$26,107,305	\$26,358,269	\$25,996,937	\$27,847,492	\$26,768,235	\$27,136,351	\$27,245,002	\$27,032,175	\$314,413,069
ACA Adjusted Premiums		\$28,614,111	\$28,774,911	\$28,954,330	\$29,186,832	\$29,409,012	\$29,716,692	\$30,089,180	\$30,271,397	\$30,504,860	\$30,715,176	\$30,870,699	\$31,065,298	\$358,172,499
MLR		82.3%	78.5%	87.9%	83.0%	85.1%	85.1%	82.8%	88.3%	84.1%	84.7%	84.6%	83.4%	84.2%
ACA Adjusted MLR		85.8%	81.9%	91.6%	86.6%	88.8%	88.7%	86.4%	92.0%	87.8%	88.3%	88.3%	87.0%	87.8%

<i>SERFF Tracking Number:</i>	<i>AETN-128000422</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Aetna Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>HAO-2012-0010</i>
<i>Company Tracking Number:</i>	<i>AETNA CA SG ALIC 040112</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003A Small Group Only - PPO</i>
<i>Product Name:</i>	<i>CA SG 2Q12 ALIC nongrand</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Attachment "2Q12 ALIC West_rollup_trend Final (CDI).xls" is not a PDF document and cannot be reproduced here.

See next page for attachment.

Experience Period		08/1/10 - 07/31/11	ALIC	Comments		Membership		
Rating Period		04/01/12 - 3/31/13				Month	ALIC	
1	Member Months	1,105,436	Experience Period	Experience Period	Experience Period			
2	Earned Premium	\$355,998,208		Experience Period		2010-08	103,018	
3	Experience Period Incurred Claims	\$303,915,042		Experience Period		2010-09	103,422	
4	Normalized Experience Period Claims	\$311,788,858		Experience Period		2010-10	102,209	
5	Normalized Experience Period Loss Ratio	87.6%		Experience Period		2010-11	101,403	
6	Normalized Experience Period Claims PMPM	\$282.05		Experience Period		2010-12	99,262	
7	Midpoint of Experience Period	01/19/11				2011-01	93,354	
8	Latest Month premium at 3/31/12 Rate Level	\$385.91		Rollup Tab cell C200		2011-02	91,199	
9	Annual Claims Trend	12.2%				2011-03	89,053	
10	Months of Trend between Midpoints	20		Member Weighted		2011-04	85,614	
11	Midpoint of Rating Period	9/30/2012	Rating Period		Rating Period	2011-05	82,095	
12	Cumulative Trend	1.2122				2011-06	78,834	
13	Other Pricing Adjustments *	0.954				2011-07	75,973	
14	Rating Period claims PMPM	\$326.04		Rollup tab Rating Period claims/mm		Midpoint	1/19/2011	
15	Target Rating Period Loss Ratio	78.0%						
16	Requested Premium PMPM	\$390.46		Rollup tab Rating Period Premium/MM		2012-04	72,872	
17	Rating Period Premium Change	1.012		Requested Prem PMPM/Latest Month PMPM		2012-05	72,872	
18	Impact of post 2Q12 estimated rate changes	0.000				2012-06	72,872	
19	Requested Rate Change	#DIV/0!		Avg Incremental Rate Change for 2Q12 renl's		2012-07	72,872	
20	Expected Rating Period Loss Ratio	83.5%		Prem/Claims on Rollup tab for Rating Period		2012-08	72,872	
						2012-09	72,872	
						2012-10	72,872	
						2012-11	72,872	
						2012-12	72,872	
						2013-01	72,872	
						2013-02	72,872	
						2013-03	72,872	
						Midpoint	9/30/2012	
						Months of Trend	20.38	

* Membership mix change from end of experience period to Rate Period

Normalized Claims are adjusted for seasonality and changes in benefit, area, demographics.

* Membership mix change from end of experience period to Rate Period

Normalized Claims are adjusted for seasonality and changes in benefit, area, demographics.

<i>SERFF Tracking Number:</i>	<i>AETN-128000422</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Aetna Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>HAO-2012-0010</i>
<i>Company Tracking Number:</i>	<i>AETNA CA SG ALIC 040112</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003A Small Group Only - PPO</i>
<i>Product Name:</i>	<i>CA SG 2Q12 ALIC nongrand</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Attachment "2Q12 CA ALIC Pricing Exhibits.xls" is not a PDF document and cannot be reproduced here.

See next page for attachment.

CA01 PPO

CA Small Group - FINAL
2Q12 Pricing - Pairs through 10/31/11

CARA06									PPO
		2010	2011	2012	2013				
Med. Trend		11.50%	12.75%	12.75%	12.75%				
Rx Trend		12.50%	11.80%	11.50%	11.50%				
CY Prem.		112,894	112,140	121,947	129,937				
Renewal	Quarterly	Annual	Pricing	Renewal	DOS	DOS	End of	Calendar	
Quarter	Increase	Increase	Cohort MBR	Cohort MBR	Quarter MBR	Year MBR	Quarter	Quarter	
							Members	Premium	
1Q10	2.0%	8.2%	45.5%	2.4%	31.3%		18	23,657	
2Q10	3.0%	12.6%	49.4%	210.0%	23.8%		19	26,326	
3Q10	3.0%	12.6%	38.8%	30.0%	69.5%		21	29,680	
4Q10	3.0%	13.7%	34.2%	0.0%	47.0%	44.2%	16	33,231	
1Q11	3.0%	15.9%	33.7%	1.6%	15.6%		15	29,311	
2Q11	3.0%	13.7%	33.3%	0.0%	38.6%		16	25,607	
3Q11	0.6%	9.9%	34.9%	35.6%	30.3%		19	27,191	
4Q11	2.0%	8.9%	35.5%	0.0%	34.0%	29.3%	18	30,031	
1Q12	0.0%	5.7%	36.6%	0.0%	35.1%		18	30,031	
2Q12	0.0%	2.6%	37.7%	0.0%	36.5%		18	30,031	
3Q12	2.5%	4.5%	37.9%	38.3%	37.3%		18	30,487	
4Q12	2.5%	5.1%	38.1%	0.0%	36.6%	36.4%	18	31,398	
1Q13	2.5%	7.7%	38.2%	0.0%	37.7%		18	31,398	
2Q13	2.5%	10.4%	38.4%	0.0%	39.3%		18	31,398	
3Q13	2.5%	10.4%	38.6%	39.0%	39.5%		18	32,484	
4Q13	2.5%	10.4%	38.8%	0.0%	37.4%	38.5%	18	34,657	
2012 Plan:							90.1%		

CARA08									PPO
		2010	2011	2012	2013				
Med. Trend		11.50%	11.30%	11.30%	11.30%				
Rx Trend		12.50%	11.80%	11.50%	11.50%				
CY Prem.		3,101,836	2,094,604	2,176,396	2,330,385				
Renewal	Quarterly	Annual	Pricing	Renewal	DOS	DOS	End of	Calendar	
Quarter	Increase	Increase	Cohort MBR	Cohort MBR	Quarter MBR	Year MBR	Quarter	Quarter	
							Members	Premium	
1Q10	2.0%	5.7%	60.6%	93.6%	38.2%		450	799,486	
2Q10	1.9%	8.8%	62.6%	49.3%	75.9%		452	812,407	
3Q10	3.0%	12.9%	55.7%	46.9%	57.6%		438	779,165	
4Q10	3.0%	13.0%	55.1%	85.2%	74.6%	61.3%	380	710,778	
1Q11	3.0%	14.5%	53.3%	56.1%	65.7%		327	541,055	
2Q11	3.0%	12.7%	53.8%	72.8%	57.9%		305	520,369	
3Q11	0.6%	9.9%	57.1%	54.7%	53.0%		244	505,815	
4Q11	2.0%	8.9%	58.0%	45.7%	56.6%	58.4%	238	527,365	
1Q12	0.0%	5.7%	59.6%	54.2%	57.1%		238	536,261	
2Q12	0.0%	2.6%	61.2%	85.2%	58.8%		238	541,210	
3Q12	2.5%	4.6%	61.3%	60.7%	60.3%		238	546,128	
4Q12	2.5%	5.1%	61.5%	48.4%	60.1%	59.1%	238	552,797	
1Q13	2.5%	7.7%	61.6%	56.1%	60.5%		238	563,373	
2Q13	2.5%	10.4%	61.7%	85.9%	61.7%		238	574,305	
3Q13	2.5%	10.4%	61.9%	61.2%	62.3%		238	589,123	
4Q13	2.5%	10.4%	62.0%	48.8%	61.2%	61.5%	238	603,584	
2012 Plan:							90.1%		

CA01 MC

CA Small Group - FINAL
2Q12 Pricing - Pairs through 10/31/11

CARA06									MC
		2010	2011	2012	2013				
Med. Trend		11.50%	12.75%	12.75%	12.75%				
Rx Trend		12.50%	11.80%	11.50%	11.50%				
CY Prem.		25,516,903	22,801,172	21,107,449	21,863,406				
Renewal Quarter	Quarterly Increase	Annual Increase	Pricing Cohort MBR	Renewal Cohort MBR	DOS Calendar Quarter MBR	DOS Calendar Year MBR	End of Quarter Members	Calendar Quarter Premium	
1Q10	1.1%	15.3%	78.7%	93.9%	88.5%		8,147	5,199,986	
2Q10	3.2%	18.3%	75.4%	68.9%	77.1%		10,462	6,326,206	
3Q10	8.0%	24.1%	71.8%	64.1%	74.7%		10,362	7,096,086	
4Q10	5.0%	23.9%	70.0%	70.2%	86.7%	81.4%	9,629	6,894,625	
1Q11	1.7%	22.1%	69.3%	71.1%	70.2%		8,437	6,405,511	
2Q11	0.0%	19.3%	71.6%	73.9%	70.2%		6,885	5,716,011	
3Q11	0.6%	10.3%	73.3%	71.3%	70.7%		6,637	5,351,739	
4Q11	-1.1%	3.9%	76.5%	79.8%	72.0%	70.7%	6,662	5,327,911	
1Q12	-3.0%	-0.8%	81.2%	80.9%	74.1%		6,662	5,335,827	
2Q12	0.0%	-3.5%	83.6%	83.9%	77.9%		6,662	5,289,283	
3Q12	2.0%	-2.1%	84.4%	82.1%	81.5%		6,662	5,244,071	
4Q12	2.0%	0.9%	85.3%	89.0%	82.4%	78.9%	6,662	5,238,268	
1Q13	2.0%	6.1%	86.1%	85.8%	83.9%		6,662	5,302,251	
2Q13	2.0%	8.2%	86.9%	87.2%	85.8%		6,662	5,404,576	
3Q13	2.0%	8.2%	87.8%	85.4%	86.9%		6,662	5,535,047	
4Q13	2.0%	8.2%	88.7%	92.6%	86.5%	85.8%	6,662	5,621,532	
2012 Plan:						90.1%			

CARA08									MC
		2010	2011	2012	2013				
Med. Trend		11.50%	11.30%	11.30%	11.30%				
Rx Trend		12.50%	11.80%	11.50%	11.50%				
CY Prem.		30,125,546	29,928,185	29,371,867	33,293,460				
Renewal Quarter	Quarterly Increase	Annual Increase	Pricing Cohort MBR	Renewal Cohort MBR	DOS Calendar Quarter MBR	DOS Calendar Year MBR	End of Quarter Members	Calendar Quarter Premium	
1Q10	1.5%	17.0%	94.6%	95.0%	100.7%		7,023	6,188,582	
2Q10	3.4%	19.2%	92.7%	132.0%	87.3%		8,649	7,336,158	
3Q10	7.9%	27.0%	90.5%	80.6%	96.4%		9,031	8,218,109	
4Q10	6.3%	27.8%	87.7%	91.5%	131.1%	104.7%	8,775	8,382,697	
1Q11	-0.5%	23.7%	86.3%	89.6%	90.4%		8,474	8,623,626	
2Q11	5.0%	26.2%	85.5%	72.4%	84.1%		6,761	7,933,936	
3Q11	0.6%	15.8%	88.1%	78.9%	96.5%		5,459	6,847,754	
4Q11	4.0%	13.3%	86.7%	92.9%	89.6%	90.0%	5,404	6,522,869	
1Q12	3.2%	17.7%	85.8%	88.7%	84.2%		5,404	7,135,715	
2Q12	3.0%	12.1%	85.3%	75.6%	85.8%		5,404	7,271,990	
3Q12	3.0%	14.8%	85.1%	77.3%	87.1%		5,404	7,415,688	
4Q12	3.0%	13.7%	84.9%	91.0%	86.2%	85.9%	5,404	7,548,474	
1Q13	3.0%	13.4%	84.6%	87.0%	82.5%		5,404	8,102,338	
2Q13	3.0%	12.6%	84.4%	74.8%	84.2%		5,404	8,252,076	
3Q13	3.0%	12.6%	84.2%	76.4%	85.6%		5,404	8,401,588	
4Q13	3.0%	12.6%	84.0%	90.0%	84.9%	84.3%	5,404	8,537,458	
2012 Plan:						90.1%			

CA01 PPO & MC

CA Small Group - FINAL
2Q12 Pricing - Pairs through 10/31/11

CARA06									PPO & MC
		2010	2011	2012	2013				
Med. Trend		11.50%	12.75%	12.75%	12.75%				
Rx Trend		12.50%	11.80%	11.50%	11.50%				
CY Prem.		25,629,797	22,913,312	21,229,396	21,993,343				
Renewal	Quarterly	Annual	Pricing	Renewal	DOS	DOS	End of	Calendar	
Quarter	Increase	Increase	Cohort MBR	Cohort MBR	Quarter MBR	Year MBR	Quarter	Quarter	
							Members	Premium	
1Q10	1.1%	15.3%	78.6%	93.5%	88.3%		8,165	5,223,643	
2Q10	3.2%	18.2%	75.3%	69.4%	76.9%		10,481	6,352,532	
3Q10	8.0%	24.1%	71.6%	63.9%	74.7%		10,383	7,125,766	
4Q10	5.0%	23.9%	69.9%	69.9%	86.6%	81.2%	9,645	6,927,856	
1Q11	1.7%	22.1%	69.1%	70.8%	69.9%		8,452	6,434,822	
2Q11	0.0%	19.3%	71.4%	73.6%	70.1%		6,901	5,741,618	
3Q11	0.6%	10.3%	73.1%	71.1%	70.5%		6,656	5,378,930	
4Q11	-1.1%	3.9%	76.2%	79.4%	71.8%	70.5%	6,680	5,357,942	
1Q12	-3.0%	-0.7%	80.9%	80.5%	73.8%		6,680	5,365,858	
2Q12	0.0%	-3.4%	83.3%	83.4%	77.6%		6,680	5,319,314	
3Q12	2.0%	-2.1%	84.2%	81.8%	81.2%		6,680	5,274,558	
4Q12	2.0%	0.9%	85.0%	88.5%	82.2%	78.7%	6,680	5,269,666	
1Q13	2.0%	6.1%	85.8%	85.3%	83.6%		6,680	5,333,649	
2Q13	2.0%	8.3%	86.7%	86.7%	85.5%		6,680	5,435,974	
3Q13	2.0%	8.3%	87.5%	85.1%	86.6%		6,680	5,567,531	
4Q13	2.0%	8.3%	88.4%	92.0%	86.2%	85.5%	6,680	5,656,189	
2012 Plan:							90.1%		

CARA08									PPO & MC
		2010	2011	2012	2013				
Med. Trend		11.50%	11.30%	11.30%	11.30%				
Rx Trend		12.50%	11.80%	11.50%	11.50%				
CY Prem.		33,227,382	32,022,789	31,548,263	35,623,845				
Renewal	Quarterly	Annual	Pricing	Renewal	DOS	DOS	End of	Calendar	
Quarter	Increase	Increase	Cohort MBR	Cohort MBR	Quarter MBR	Year MBR	Quarter	Quarter	
							Members	Premium	
1Q10	1.5%	15.7%	90.7%	94.9%	93.5%		7,473	6,988,068	
2Q10	3.3%	18.1%	89.7%	123.8%	86.2%		9,101	8,148,565	
3Q10	7.4%	25.8%	87.5%	77.7%	93.0%		9,469	8,997,274	
4Q10	6.0%	26.7%	85.2%	91.0%	126.6%	100.7%	9,155	9,093,475	
1Q11	-0.3%	23.2%	84.3%	87.6%	89.0%		8,801	9,164,681	
2Q11	4.9%	25.3%	83.6%	72.5%	82.5%		7,066	8,454,305	
3Q11	0.6%	15.4%	86.0%	77.3%	93.5%		5,703	7,353,569	
4Q11	3.9%	13.0%	84.5%	89.4%	87.2%	87.9%	5,642	7,050,234	
1Q12	3.0%	16.8%	84.0%	86.3%	82.3%		5,642	7,671,976	
2Q12	2.8%	11.4%	83.6%	76.3%	84.0%		5,642	7,813,200	
3Q12	3.0%	14.1%	83.5%	76.1%	85.3%		5,642	7,961,816	
4Q12	3.0%	13.1%	83.3%	88.1%	84.5%	84.0%	5,642	8,101,271	
1Q13	3.0%	13.1%	83.1%	85.0%	81.1%		5,642	8,665,711	
2Q13	3.0%	12.4%	82.9%	75.6%	82.8%		5,642	8,826,381	
3Q13	3.0%	12.4%	82.7%	75.4%	84.1%		5,642	8,990,711	
4Q13	3.0%	12.4%	82.5%	87.3%	83.3%	82.8%	5,642	9,141,042	
2012 Plan:							90.1%		

CA02 PPO

CA Small Group - FINAL
2Q12 Pricing - Pairs through 10/31/11

CARA02									PPO
		2010	2011	2012	2013				
Med. Trend		12.25%	11.75%	12.30%	12.30%				
Rx Trend		12.50%	11.80%	11.50%	11.50%				
CY Prem.		550,334	374,014	330,999	353,413				
Renewal	Quarterly	Annual	Pricing	Renewal	DOS	DOS	End of	Calendar	
Quarter	Increase	Increase	Cohort MBR	Cohort MBR	Quarter MBR	Year MBR	Quarter	Quarter	
							Members	Premium	
1Q10	3.0%	9.3%	33.6%	47.6%	30.3%		114	157,567	
2Q10	0.5%	9.9%	35.8%	8.0%	29.1%		109	150,857	
3Q10	3.0%	13.8%	42.7%	12.2%	37.9%		83	120,580	
4Q10	3.0%	12.6%	46.0%	52.4%	25.8%	30.6%	86	121,330	
1Q11	3.0%	14.5%	48.2%	41.3%	37.4%		76	117,234	
2Q11	3.0%	15.9%	48.9%	6.6%	46.5%		63	97,591	
3Q11	0.6%	9.9%	44.3%	39.8%	58.2%		56	80,157	
4Q11	2.0%	8.9%	43.3%	45.0%	42.6%	45.4%	56	79,032	
1Q12	0.0%	5.7%	44.6%	42.9%	42.3%		56	81,943	
2Q12	0.0%	2.6%	45.9%	0.0%	43.7%		56	82,567	
3Q12	2.5%	4.5%	46.1%	50.0%	45.3%		56	82,668	
4Q12	2.5%	5.1%	46.3%	48.0%	45.1%	44.1%	56	83,821	
1Q13	2.5%	7.7%	46.4%	44.7%	44.7%		56	86,944	
2Q13	2.5%	10.4%	46.6%	0.0%	46.1%		56	87,834	
3Q13	2.5%	10.4%	46.8%	50.8%	47.7%		56	88,076	
4Q13	2.5%	10.4%	47.0%	48.8%	46.8%	46.3%	56	90,559	
2012 Plan:						82.2%			

CARA04									PPO
		2010	2011	2012	2013				
Med. Trend		12.25%	11.80%	12.30%	12.30%				
Rx Trend		12.50%	11.80%	11.50%	11.50%				
CY Prem.		1,044,692	885,802	924,677	992,832				
Renewal	Quarterly	Annual	Pricing	Renewal	DOS	DOS	End of	Calendar	
Quarter	Increase	Increase	Cohort MBR	Cohort MBR	Quarter MBR	Year MBR	Quarter	Quarter	
							Members	Premium	
1Q10	0.5%	6.6%	81.4%	33.0%	58.1%		147	291,716	
2Q10	1.4%	10.8%	95.8%	37.5%	77.1%		136	255,611	
3Q10	3.0%	15.3%	88.0%	133.3%	120.3%		129	261,845	
4Q10	3.0%	13.3%	85.2%	122.6%	66.9%	80.3%	100	235,520	
1Q11	3.0%	15.8%	89.3%	63.8%	76.0%		94	230,760	
2Q11	3.0%	15.5%	83.5%	70.7%	86.1%		90	215,902	
3Q11	0.6%	9.9%	91.6%	97.9%	75.9%		94	214,512	
4Q11	2.0%	8.9%	93.7%	32.3%	90.6%	82.1%	97	224,628	
1Q12	0.0%	5.7%	96.4%	99.9%	92.0%		97	227,666	
2Q12	0.0%	2.6%	99.2%	105.9%	95.7%		97	227,966	
3Q12	2.5%	4.6%	99.7%	108.0%	96.8%		97	233,635	
4Q12	2.5%	5.1%	100.1%	34.5%	97.0%	95.4%	97	235,410	
1Q13	2.5%	7.7%	100.4%	104.1%	98.1%		97	239,512	
2Q13	2.5%	10.4%	100.9%	107.6%	101.6%		97	240,734	
3Q13	2.5%	10.4%	101.3%	109.8%	99.7%		97	254,301	
4Q13	2.5%	10.4%	101.7%	35.1%	99.1%	99.6%	97	258,285	
2012 Plan:						82.2%			

CA Small Group - FINAL
2Q12 Pricing - Paid through 10/31/11

CARA04							MC	
		2010	2011	2012	2013			
Med. Trend		13.00%	12.00%	12.30%	12.30%			
Rx Trend		12.50%	11.80%	11.50%	11.50%			
CY Prem.		23,883,803	23,883,496	24,220,185	26,284,405			
Renewal Quarter	Quarterly Increase	Annual Increase	Pricing Cohort MBR	Renewal Cohort MBR	DOS Calendar Quarter MBR	DOS Calendar Year MBR	End of Quarter Members	Calendar Quarter Premium
1Q10	1.4%	9.7%	76.0%	58.4%	81.5%		4,179	5,816,544
2Q10	1.7%	10.0%	75.6%	69.7%	72.6%		4,179	5,834,929
3Q10	3.0%	13.1%	71.2%	80.2%	98.5%		4,255	6,137,671
4Q10	4.0%	14.4%	68.1%	71.1%	66.4%	79.8%	4,126	6,094,659
1Q11	1.2%	13.6%	69.4%	65.3%	78.1%		4,052	6,186,959
2Q11	2.8%	14.9%	68.4%	67.7%	67.6%		3,889	6,079,908
3Q11	0.6%	10.7%	71.5%	69.0%	70.1%		3,376	5,844,843
4Q11	0.2%	6.7%	73.7%	75.7%	70.7%	71.7%	3,441	5,771,786
1Q12	2.8%	8.4%	73.3%	72.7%	71.2%		3,441	5,899,001
2Q12	1.5%	6.4%	73.8%	76.4%	73.1%		3,441	5,979,799
3Q12	2.0%	7.9%	74.5%	72.0%	74.2%		3,441	6,114,272
4Q12	2.0%	9.9%	75.2%	77.3%	73.5%	73.0%	3,441	6,227,113
1Q13	2.0%	9.0%	75.9%	74.8%	73.8%		3,441	6,387,018
2Q13	2.0%	8.2%	76.5%	79.2%	75.6%		3,441	6,490,734
3Q13	2.0%	8.2%	77.2%	74.6%	76.5%		3,441	6,647,636
4Q13	2.0%	8.2%	77.9%	80.1%	76.0%	75.5%	3,441	6,759,017
					2012 Plan:	82.2%		

CA02 PPO & MC

CA Small Group - FINAL
2Q12 Pricing - Pairs through 10/31/11

CARA02						PPO & MC			
		2010	2011	2012	2013				
Med. Trend		12.00%	12.00%	12.25%	12.25%				
Rx Trend		12.50%	11.80%	11.50%	11.50%				
CY Prem.		56,175,003	53,427,847	53,027,266	57,777,001				
Renewal	Quarterly	Annual	Pricing	Renewal	DOS	DOS	End of	Calendar	
Quarter	Increase	Increase	Cohort MBR	Cohort MBR	Calendar	Calendar	Quarter	Quarter	
					Quarter MBR	Year MBR	Members	Premium	
1Q10	1.3%	12.2%	84.3%	91.5%	83.2%		14,280	13,096,720	
2Q10	2.8%	14.5%	82.0%	76.6%	89.5%		15,454	14,070,400	
3Q10	8.0%	22.6%	74.3%	77.7%	88.6%		15,034	14,544,018	
4Q10	6.0%	24.3%	69.9%	64.6%	87.7%	87.3%	14,573	14,463,865	
1Q11	1.6%	23.0%	69.9%	75.7%	68.2%		13,430	14,197,349	
2Q11	1.0%	21.6%	71.2%	68.3%	69.3%		12,011	13,676,310	
3Q11	0.5%	11.9%	74.8%	72.5%	69.8%		10,921	12,873,847	
4Q11	0.6%	6.2%	76.9%	73.3%	74.0%	70.2%	10,929	12,680,341	
1Q12	1.5%	6.2%	77.0%	80.4%	74.7%		10,929	12,924,347	
2Q12	1.5%	6.7%	77.1%	77.2%	76.6%		10,929	13,120,976	
3Q12	2.0%	8.3%	77.8%	76.2%	77.8%		10,929	13,388,794	
4Q12	2.0%	9.8%	78.5%	74.8%	77.4%	76.6%	10,929	13,593,149	
1Q13	2.0%	10.4%	79.2%	81.7%	77.1%		10,929	14,044,259	
2Q13	2.0%	8.3%	79.9%	80.0%	78.8%		10,929	14,303,742	
3Q13	2.0%	8.3%	80.6%	78.9%	79.9%		10,929	14,614,313	
4Q13	2.0%	8.3%	81.3%	77.5%	79.6%	78.9%	10,929	14,814,687	
					2012 Plan:	82.2%			

CARA04						PPO & MC		
		2010	2011	2012	2013			
Med. Trend		12.97%	11.99%	12.30%	12.30%			
Rx Trend		12.50%	11.80%	11.50%	11.50%			
CY Prem.		24,928,495	24,769,298	25,144,862	27,277,237			
Renewal	Quarterly	Annual	Pricing	Renewal	DOS	DOS	End of	Calendar
Quarter	Increase	Increase	Cohort MBR	Cohort MBR	Quarter MBR	Year MBR	Members	Quarter
Premium								
1Q10	1.3%	9.6%	76.3%	57.2%	80.4%		4,326	6,108,260
2Q10	1.6%	10.0%	76.4%	68.4%	72.8%		4,315	6,090,540
3Q10	3.0%	13.2%	71.9%	82.4%	99.4%		4,384	6,399,516
4Q10	4.0%	14.3%	68.7%	73.0%	66.4%	79.8%	4,226	6,330,179
1Q11	1.3%	13.7%	70.1%	65.2%	78.1%		4,146	6,417,719
2Q11	2.8%	15.0%	68.9%	67.8%	68.2%		3,979	6,295,810
3Q11	0.6%	10.7%	72.2%	70.0%	70.3%		3,470	6,059,355
4Q11	0.3%	6.7%	74.4%	74.1%	71.5%	72.0%	3,538	5,996,414
1Q12	2.7%	8.3%	74.2%	73.7%	72.0%		3,538	6,126,667
2Q12	1.4%	6.3%	74.8%	77.5%	74.0%		3,538	6,207,765
3Q12	2.0%	7.8%	75.5%	73.3%	75.0%		3,538	6,347,907
4Q12	2.0%	9.7%	76.1%	75.8%	74.4%	73.8%	3,538	6,462,523
1Q13	2.0%	9.0%	76.7%	75.8%	74.7%		3,538	6,626,530
2Q13	2.0%	8.3%	77.4%	80.2%	76.5%		3,538	6,731,468
3Q13	2.0%	8.3%	78.1%	75.9%	77.4%		3,538	6,901,937
4Q13	2.0%	8.3%	78.8%	78.5%	76.8%	76.4%	3,538	7,017,302
2012 Plan:						82.2%		

ALL PPO

CA Small Group - FINAL
2Q12 Pricing - Paid through 10/31/11

CA01					PPO				
					2010	2011	2012	2013	
					Med. Trend	11.50%	11.36%	11.36%	
					Rx Trend	12.50%	11.80%	11.50%	
					CY Prem.	4,353,702	2,875,279	2,950,683	3,159,882
					DOS				
Renewal	Quarterly	Annual	Pricing	Renewal	Calendar	DOS	End of	Calendar	
Quarter	Increase	Increase	Cohort MBR	Cohort MBR	Quarter	Calendar	Quarter	Quarter	
					MBR	Year MBR	Members	Premium	
1Q10	2.0%	6.6%	64.0%	79.3%	42.1%		646	1,165,464	
2Q10	1.9%	9.7%	65.0%	54.5%	77.0%		628	1,152,477	
3Q10	3.0%	13.2%	63.2%	43.8%	58.4%		590	1,092,075	
4Q10	3.0%	12.9%	62.9%	80.4%	66.7%	60.8%	478	943,686	
1Q11	3.0%	14.5%	60.9%	57.9%	71.4%		418	745,391	
2Q11	3.0%	13.1%	60.5%	68.6%	61.5%		399	727,975	
3Q11	0.6%	9.9%	60.5%	69.9%	60.4%		334	686,732	
4Q11	2.0%	8.9%	60.6%	45.7%	59.1%	63.2%	329	715,181	
1Q12	0.0%	5.7%	62.2%	56.7%	59.7%		329	727,431	
2Q12	0.0%	2.6%	64.0%	75.7%	61.5%		329	733,736	
3Q12	2.5%	4.6%	64.1%	75.5%	63.1%		329	740,136	
4Q12	2.5%	5.1%	64.2%	48.5%	62.8%	61.8%	329	749,380	
1Q13	2.5%	7.7%	64.4%	58.6%	63.3%		329	764,042	
2Q13	2.5%	10.4%	64.6%	76.4%	64.5%		329	779,170	
3Q13	2.5%	10.4%	64.7%	76.4%	65.2%		329	798,159	
4Q13	2.5%	10.4%	64.8%	48.8%	64.0%	64.3%	329	818,511	
					2012 Plan:		90.1%		

CA04					PPO				
					2010	2011	2012	2013	
					Med. Trend	13.00%	13.25%	13.50%	13.50%
					Rx Trend	12.50%	11.75%	11.50%	11.50%
					CY Prem.	1,559,668	743,282	686,669	734,630
					DOS				
Renewal	Quarterly	Annual	Pricing	Renewal	Calendar	DOS	End of	Calendar	
Quarter	Increase	Increase	Cohort MBR	Cohort MBR	Quarter	Calendar	Quarter	Quarter	
					MBR	Year MBR	Members	Premium	
1Q10	2.4%	8.6%	67.1%	66.7%	45.7%		263	451,625	
2Q10	2.7%	12.2%	57.7%	75.6%	89.8%		248	419,174	
3Q10	3.0%	14.2%	49.7%	22.5%	61.0%		210	388,005	
4Q10	3.0%	13.8%	46.2%	65.9%	56.5%	63.4%	180	300,864	
1Q11	3.0%	14.9%	48.3%	22.2%	32.3%		98	206,735	
2Q11	3.0%	14.8%	51.3%	38.6%	42.0%		74	195,968	
3Q11	0.6%	9.9%	53.4%	64.6%	40.2%		69	175,486	
4Q11	2.0%	8.9%	54.8%	63.6%	53.3%	41.4%	73	165,093	
1Q12	0.0%	5.7%	56.5%	45.9%	53.4%		73	169,871	
2Q12	0.0%	2.6%	58.3%	46.9%	55.4%		73	170,957	
3Q12	2.5%	4.5%	58.7%	71.9%	57.3%		73	171,759	
4Q12	2.5%	5.1%	59.0%	68.6%	57.2%	55.9%	73	174,082	
1Q13	2.5%	7.7%	59.4%	48.3%	57.3%		73	179,368	
2Q13	2.5%	10.4%	59.8%	48.1%	58.9%		73	182,059	
3Q13	2.5%	10.4%	60.1%	73.7%	60.6%		73	184,057	
4Q13	2.5%	10.4%	60.5%	70.3%	59.6%	59.1%	73	189,146	
					2012 Plan:		77.5%		

CA Small Group - FINAL
2Q12 Pricing - Paid through 10/31/11

CA01						MC			
						2010	2011	2012	2013
Med. Trend						11.50%	11.62%	11.61%	11.59%
Rx Trend						12.50%	11.80%	11.50%	11.50%
CY Prem.						123,939,512	99,071,865	93,053,511	103,343,192
DOS									
Renewal	Quarterly	Annual	Pricing	Renewal	Calendar	DOS	End of	Calendar	
Quarter	Increase	Increase	Cohort MBR	Cohort MBR	Quarter	Calendar	Quarter	Quarter	
					MBR	Year MBR	Members	Premium	
1Q10	1.2%	20.8%	97.5%	99.3%	92.2%		35,105	26,465,965	
2Q10	3.3%	22.0%	92.7%	102.0%	103.4%		41,940	30,723,491	
3Q10	6.8%	27.5%	88.0%	88.2%	96.6%		41,948	33,468,026	
4Q10	6.1%	27.4%	84.9%	83.1%	107.6%	100.3%	39,637	33,282,030	
1Q11	2.6%	25.3%	82.8%	82.6%	80.1%		32,946	29,683,629	
2Q11	4.1%	26.8%	83.0%	80.2%	86.8%		25,474	25,979,838	
3Q11	1.6%	18.4%	82.8%	80.0%	87.9%		21,735	22,161,607	
4Q11	2.7%	14.8%	82.5%	85.1%	84.1%	84.4%	21,410	21,246,791	
1Q12	1.5%	14.5%	83.2%	84.3%	80.8%		21,410	22,729,153	
2Q12	2.2%	9.6%	83.4%	81.0%	82.7%		21,410	23,085,458	
3Q12	2.7%	10.8%	83.5%	79.5%	84.3%		21,410	23,439,915	
4Q12	2.7%	10.6%	83.5%	86.2%	83.7%	82.9%	21,410	23,798,985	
1Q13	2.7%	11.9%	83.5%	84.2%	81.6%		21,410	25,092,208	
2Q13	2.7%	11.3%	83.6%	81.2%	83.3%		21,410	25,583,519	
3Q13	2.7%	11.3%	83.7%	79.7%	84.5%		21,410	26,105,940	
4Q13	2.7%	11.3%	83.7%	86.4%	83.7%	83.3%	21,410	26,561,525	
2012 Plan:						90.1%			

CA04						MC		
		2010	2011	2012	2013			
Med. Trend		13.00%	13.25%	13.75%	13.75%			
Rx Trend		12.50%	11.75%	11.50%	11.50%			
CY Prem.		73,651,476	73,125,736	77,041,251	86,314,358			
DOS								
Renewal	Quarterly	Annual	Pricing	Renewal	Calendar	DOS	End of	Calendar
Quarter	Increase	Increase	Cohort MBR	Cohort MBR	Quarter	Calendar	Quarter	Quarter
					MBR	Year MBR	Members	Premium
1Q10	1.3%	14.0%	80.2%	84.0%	87.0%		20,251	17,136,496
2Q10	2.7%	14.4%	82.2%	77.9%	77.3%		22,128	18,406,742
3Q10	5.0%	19.2%	81.2%	77.8%	71.9%		21,676	19,081,306
4Q10	3.0%	17.3%	82.9%	96.4%	89.0%	81.2%	20,963	19,026,932
1Q11	2.3%	17.0%	82.1%	83.2%	87.9%		19,505	18,360,733
2Q11	0.5%	14.5%	81.7%	78.8%	81.9%		18,894	18,347,791
3Q11	0.8%	8.5%	84.7%	83.7%	80.1%		18,748	18,141,898
4Q11	1.3%	6.7%	86.5%	86.7%	83.0%	83.2%	18,767	18,275,314
1Q12	2.6%	7.1%	86.5%	87.3%	84.0%		18,767	18,634,952
2Q12	2.0%	8.3%	86.8%	86.2%	86.1%		18,767	18,967,863
3Q12	3.0%	10.7%	86.9%	86.3%	87.1%		18,767	19,500,542
4Q12	3.0%	12.6%	87.1%	87.4%	86.2%	85.9%	18,767	19,937,894
1Q13	3.0%	13.0%	87.3%	87.6%	85.9%		18,767	20,665,182
2Q13	3.0%	12.6%	87.4%	86.8%	87.3%		18,767	21,222,569
3Q13	3.0%	12.6%	87.6%	86.9%	87.7%		18,767	21,956,906
4Q13	3.0%	12.6%	87.8%	88.0%	86.8%	86.9%	18,767	22,469,701
					2012 Plan:	77.5%		

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2Q12 Pricing - Paid through 10/31/11

CA01					PPO & MC			
					2010	2011	2012	2013
Med. Trend					11.50%	11.61%	11.61%	11.58%
Rx Trend					12.50%	11.80%	11.50%	11.50%
CY Prem.					128,293,214	101,947,144	96,004,194	106,503,074
DOS								
Renewal	Quarterly	Annual	Pricing	Renewal	Calendar	DOS	End of	Calendar
Quarter	Increase	Increase	Cohort MBR	Cohort MBR	Quarter	Calendar	Quarter	Quarter
					MBR	Year MBR	Members	Premium
1Q10	1.2%	20.2%	96.1%	98.5%	90.1%		35,751	27,631,429
2Q10	3.3%	21.6%	91.7%	100.2%	102.4%		42,568	31,875,968
3Q10	6.6%	27.0%	87.2%	86.8%	95.4%		42,538	34,560,101
4Q10	6.0%	27.0%	84.3%	83.0%	106.5%	99.0%	40,115	34,225,716
1Q11	2.6%	25.0%	82.2%	82.0%	79.9%		33,364	30,429,020
2Q11	4.0%	26.5%	82.4%	79.8%	86.1%		25,873	26,707,813
3Q11	1.6%	18.2%	82.1%	79.7%	87.1%		22,069	22,848,339
4Q11	2.7%	14.6%	81.8%	83.8%	83.3%	83.8%	21,739	21,961,972
1Q12	1.4%	14.2%	82.6%	83.5%	80.1%		21,739	23,456,584
2Q12	2.1%	9.4%	82.8%	80.9%	82.1%		21,739	23,819,194
3Q12	2.7%	10.6%	82.9%	79.4%	83.7%		21,739	24,180,051
4Q12	2.7%	10.4%	82.9%	85.0%	83.1%	82.3%	21,739	24,548,365
1Q13	2.7%	11.7%	83.0%	83.5%	81.1%		21,739	25,856,250
2Q13	2.7%	11.3%	83.0%	81.1%	82.7%		21,739	26,362,689
3Q13	2.7%	11.3%	83.1%	79.6%	83.9%		21,739	26,904,099
4Q13	2.7%	11.3%	83.2%	85.3%	83.1%	82.7%	21,739	27,380,036
2012 Plan:						90.1%		

CA04						PPO & MC		
		2010	2011	2012	2013			
Med. Trend		13.00%	13.25%	13.75%	13.75%			
Rx Trend		12.50%	11.75%	11.50%	11.50%			
CY Prem.		75,211,144	73,869,018	77,727,920	87,048,988			
DOS								
Renewal	Quarterly	Annual	Pricing	Renewal	Calendar	DOS	End of	Calendar
Quarter	Increase	Increase	Cohort MBR	Cohort MBR	Quarter	Calendar	Quarter	Quarter
					MBR	Year MBR	Members	Premium
1Q10	1.4%	13.8%	79.9%	83.6%	86.0%		20,514	17,588,121
2Q10	2.7%	14.3%	81.6%	77.9%	77.6%		22,376	18,825,916
3Q10	5.0%	19.1%	80.6%	76.7%	71.7%		21,886	19,469,311
4Q10	3.0%	17.3%	82.4%	95.9%	88.5%	80.8%	21,143	19,327,796
1Q11	2.3%	17.0%	81.8%	82.5%	87.3%		19,603	18,567,468
2Q11	0.5%	14.5%	81.4%	78.4%	81.5%		18,968	18,543,759
3Q11	0.8%	8.6%	84.4%	83.5%	79.7%		18,817	18,317,384
4Q11	1.3%	6.8%	86.2%	86.5%	82.7%	82.8%	18,840	18,440,407
1Q12	2.6%	7.0%	86.2%	87.0%	83.7%		18,840	18,804,823
2Q12	2.0%	8.3%	86.5%	85.8%	85.9%		18,840	19,138,820
3Q12	3.0%	10.7%	86.7%	86.1%	86.8%		18,840	19,672,301
4Q12	3.0%	12.5%	86.9%	87.2%	86.0%	85.6%	18,840	20,111,976
1Q13	3.0%	13.0%	87.0%	87.3%	85.6%		18,840	20,844,550
2Q13	3.0%	12.5%	87.2%	86.5%	87.1%		18,840	21,404,628
3Q13	3.0%	12.5%	87.4%	86.8%	87.5%		18,840	22,140,963
4Q13	3.0%	12.5%	87.6%	87.9%	86.6%	86.7%	18,840	22,658,847
					2012 Plan:	77.5%		

CA Small Group - FINAL
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Service Area CA01 - PPO								
Month	Monthly Increase	Annual Increase	Membership	DOS Premium	DOS Claims	DOS Member Benefit Ratios		
				PMPM	PMPM	Monthly	Rolling 3 Month	Rolling 12 Month
Dec-09	0.0%	8.0%	692	595.34	405.90	68.2%	55.0%	55.6%
Jan-10	0.0%	4.8%	636	607.30	241.27	39.7%	49.7%	53.3%
Feb-10	3.0%	8.0%	632	596.07	251.68	42.2%	50.5%	52.4%
Mar-10	0.0%	8.0%	646	623.07	275.80	44.3%	42.1%	51.4%
Apr-10	0.0%	8.0%	653	600.59	367.40	61.2%	49.3%	51.2%
May-10	3.0%	11.2%	625	608.85	460.86	75.7%	60.1%	52.0%
Jun-10	0.0%	11.2%	628	604.71	571.94	94.6%	77.0%	55.9%
Jul-10	3.0%	14.6%	612	598.60	342.03	57.1%	76.0%	55.7%
Aug-10	0.0%	10.8%	613	600.16	420.15	70.0%	74.2%	58.2%
Sep-10	0.0%	10.8%	590	606.49	290.58	47.9%	58.5%	58.0%
Oct-10	3.0%	14.1%	571	591.35	314.66	53.2%	57.2%	57.8%
Nov-10	0.0%	12.6%	543	590.03	510.84	86.6%	61.9%	61.5%
Dec-10	0.0%	12.6%	478	597.57	360.01	60.2%	66.7%	60.8%
Jan-11	3.0%	15.9%	486	572.99	435.03	75.9%	74.7%	63.7%
Feb-11	0.0%	12.6%	409	560.79	389.47	69.5%	68.4%	66.0%
Mar-11	0.0%	12.6%	418	568.32	385.53	67.8%	71.4%	68.3%
Apr-11	3.0%	15.9%	405	589.24	356.81	60.6%	65.9%	68.5%
May-11	0.0%	12.6%	406	600.08	345.56	57.6%	62.0%	67.1%
Jun-11	0.0%	12.6%	399	615.79	408.49	66.3%	61.5%	64.0%
Jul-11	0.6%	9.9%	326	682.36	397.33	58.2%	60.8%	64.4%
Aug-11	0.0%	9.9%	326	702.65	439.32	62.5%	62.5%	63.6%
Sep-11	0.0%	9.9%	334	704.25	425.65	60.4%	60.4%	65.2%
Oct-11	2.0%	8.9%	329	720.86	428.53	59.4%	60.8%	66.1%
Nov-11	0.0%	8.9%	329	724.78	429.94	59.3%	59.7%	63.3%
Dec-11	0.0%	8.9%	329	728.16	426.22	58.5%	59.1%	63.2%
Jan-12	0.0%	5.7%	329	733.81	434.53	59.2%	59.0%	61.6%
Feb-12	0.0%	5.7%	329	736.17	416.39	56.6%	58.1%	60.6%
Mar-12	0.0%	5.7%	329	741.06	468.88	63.3%	59.7%	60.2%
Apr-12	0.0%	2.6%	329	742.04	446.19	60.1%	60.0%	60.1%
May-12	0.0%	2.6%	329	742.53	460.75	62.1%	61.8%	60.5%
Jun-12	0.0%	2.6%	329	745.63	464.85	62.3%	61.5%	60.2%
Jul-12	2.5%	4.6%	329	748.40	458.02	61.2%	61.9%	60.4%
Aug-12	0.0%	4.6%	329	749.45	490.61	65.5%	63.0%	60.7%
Sep-12	0.0%	4.6%	329	751.80	471.03	62.7%	63.1%	60.9%
Oct-12	2.5%	5.1%	329	756.92	477.21	63.0%	63.7%	61.2%
Nov-12	0.0%	5.1%	329	759.36	478.78	63.1%	62.9%	61.5%
Dec-12	0.0%	5.1%	329	761.47	474.63	62.3%	62.8%	61.8%
Jan-13	2.5%	7.7%	329	769.53	483.89	62.9%	62.8%	62.1%
Feb-13	0.0%	7.7%	329	772.90	463.70	60.0%	61.7%	62.4%
Mar-13	0.0%	7.7%	329	779.88	522.14	67.0%	63.3%	62.7%
Apr-13	2.5%	10.4%	329	783.90	496.88	63.4%	63.5%	63.0%
May-13	0.0%	10.4%	329	785.87	513.09	65.3%	65.2%	63.2%
Jun-13	0.0%	10.4%	329	798.52	517.65	64.8%	64.5%	63.4%
Jul-13	2.5%	10.4%	329	805.14	510.06	63.4%	64.5%	63.6%
Aug-13	0.0%	10.4%	329	807.63	546.34	67.6%	65.3%	63.8%
Sep-13	0.0%	10.4%	329	813.25	524.54	64.5%	65.2%	64.0%
Oct-13	2.5%	10.4%	329	824.28	531.42	64.5%	65.5%	64.1%
Nov-13	0.0%	10.4%	329	829.53	533.17	64.3%	64.4%	64.2%
Dec-13	0.0%	10.4%	329	834.07	528.55	63.4%	64.0%	64.3%

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Service Area CA01 - MC								
Month	Monthly Increase	Annual Increase	Membership	DOS Premium	DOS Claims	DOS Member Benefit Ratios		
				PMPM	PMPM	Monthly	Rolling 3 Month	Rolling 12 Month
Dec-09	0.0%	23.2%	28,635	258.73	262.27	101.4%	103.7%	94.6%
Jan-10	0.0%	19.2%	33,477	255.84	193.01	75.4%	90.3%	93.2%
Feb-10	3.9%	23.9%	34,395	256.53	230.80	90.0%	88.4%	92.9%
Mar-10	0.0%	23.9%	35,105	258.59	285.26	110.3%	92.2%	95.8%
Apr-10	0.0%	18.1%	37,400	257.40	240.06	93.3%	97.8%	96.1%
May-10	4.6%	23.6%	39,167	259.80	267.89	103.1%	102.1%	97.4%
Jun-10	0.0%	23.6%	41,940	260.40	293.16	112.6%	103.4%	99.8%
Jul-10	6.8%	31.9%	41,777	263.85	266.32	100.9%	105.6%	100.0%
Aug-10	0.0%	24.2%	41,699	266.82	258.67	96.9%	103.4%	99.4%
Sep-10	0.0%	24.2%	41,948	269.83	248.10	91.9%	96.6%	98.8%
Oct-10	6.1%	31.8%	41,441	271.16	290.56	107.2%	98.7%	98.7%
Nov-10	0.0%	23.1%	41,194	272.08	312.22	114.8%	104.6%	100.3%
Dec-10	0.0%	23.1%	39,637	273.40	275.09	100.6%	107.6%	100.3%
Jan-11	1.3%	24.8%	35,836	284.04	242.16	85.3%	100.7%	100.8%
Feb-11	5.1%	26.2%	34,319	285.94	206.35	72.2%	86.5%	99.3%
Mar-11	0.0%	26.2%	32,946	294.17	243.19	82.7%	80.1%	97.3%
Apr-11	4.1%	31.3%	30,685	301.68	245.70	81.4%	78.7%	96.4%
May-11	0.0%	25.5%	28,141	305.81	219.54	71.8%	78.9%	94.2%
Jun-11	0.0%	25.5%	25,474	318.64	346.25	108.7%	86.8%	93.5%
Jul-11	1.6%	19.5%	23,784	323.98	293.29	90.5%	90.0%	92.6%
Aug-11	0.0%	19.5%	22,753	323.04	287.05	88.9%	96.4%	91.9%
Sep-11	0.0%	19.5%	21,735	326.94	275.14	84.2%	87.9%	91.4%
Oct-11	2.7%	15.7%	21,410	327.83	278.25	84.9%	86.0%	89.4%
Nov-11	0.0%	15.7%	21,410	330.77	279.21	84.4%	84.5%	86.3%
Dec-11	0.0%	15.7%	21,410	333.77	276.84	82.9%	84.1%	84.4%
Jan-12	1.1%	15.5%	21,410	351.49	282.28	80.3%	82.5%	84.0%
Feb-12	1.2%	11.2%	21,410	354.11	270.55	76.4%	79.8%	84.7%
Mar-12	0.0%	11.2%	21,410	356.01	304.70	85.6%	80.8%	84.9%
Apr-12	2.2%	9.2%	21,410	357.79	290.01	81.1%	81.0%	85.0%
May-12	0.0%	9.2%	21,410	358.98	299.52	83.4%	83.4%	86.1%
Jun-12	0.0%	9.2%	21,410	361.49	302.23	83.6%	82.7%	83.8%
Jul-12	2.7%	10.3%	21,410	363.46	297.84	81.9%	83.0%	83.1%
Aug-12	0.0%	10.3%	21,410	364.85	319.09	87.5%	84.3%	83.0%
Sep-12	0.0%	10.3%	21,410	366.51	306.40	83.6%	84.3%	83.0%
Oct-12	2.7%	10.3%	21,410	368.22	310.47	84.3%	85.1%	82.9%
Nov-12	0.0%	10.3%	21,410	370.48	311.55	84.1%	84.0%	82.9%
Dec-12	0.0%	10.3%	21,410	372.88	308.90	82.8%	83.7%	82.9%
Jan-13	2.7%	12.1%	21,410	388.25	314.98	81.1%	82.7%	83.0%
Feb-13	0.0%	10.7%	21,410	390.89	301.88	77.2%	80.4%	83.0%
Mar-13	0.0%	10.7%	21,410	392.85	339.99	86.5%	81.6%	83.1%
Apr-13	2.7%	11.3%	21,410	395.33	323.59	81.9%	81.9%	83.1%
May-13	0.0%	11.3%	21,410	397.76	334.20	84.0%	84.1%	83.2%
Jun-13	0.0%	11.3%	21,410	401.85	337.23	83.9%	83.3%	83.2%
Jul-13	2.7%	11.3%	21,410	404.33	332.34	82.2%	83.4%	83.2%
Aug-13	0.0%	11.3%	21,410	406.25	356.04	87.6%	84.6%	83.3%
Sep-13	0.0%	11.3%	21,410	408.75	341.89	83.6%	84.5%	83.3%
Oct-13	2.7%	11.3%	21,410	410.87	346.44	84.3%	85.2%	83.3%
Nov-13	0.0%	11.3%	21,410	413.40	347.63	84.1%	84.0%	83.3%
Dec-13	0.0%	11.3%	21,410	416.33	344.68	82.8%	83.7%	83.3%

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Service Area CA01 - PPO & MC								
Month	Monthly Increase	Annual Increase	Membership	DOS Premium	DOS Claims	DOS Member Benefit Ratios		
				PMPM	PMPM	Monthly	Rolling 3 Month	Rolling 12 Month
Dec-09	0.0%	22.0%	29,327	266.67	265.66	99.6%	101.0%	91.7%
Jan-10	0.0%	18.2%	34,113	262.39	193.91	73.9%	88.2%	90.5%
Feb-10	3.9%	22.7%	35,027	262.66	231.17	88.0%	86.6%	90.3%
Mar-10	0.0%	22.7%	35,751	265.17	285.09	107.5%	90.1%	93.2%
Apr-10	0.0%	17.5%	38,053	263.29	242.25	92.0%	95.8%	93.6%
May-10	4.6%	22.9%	39,792	265.29	270.93	102.1%	100.5%	95.1%
Jun-10	0.0%	22.9%	42,568	265.48	297.27	112.0%	102.4%	97.7%
Jul-10	6.6%	31.1%	42,389	268.69	267.42	99.5%	104.6%	98.0%
Aug-10	0.0%	23.6%	42,312	271.65	261.01	96.1%	102.5%	97.6%
Sep-10	0.0%	23.6%	42,538	274.50	248.69	90.6%	95.4%	97.2%
Oct-10	6.0%	31.0%	42,012	275.51	290.89	105.6%	97.4%	97.2%
Nov-10	0.0%	22.8%	41,737	276.22	314.81	114.0%	103.3%	98.9%
Dec-10	0.0%	22.8%	40,115	277.26	276.10	99.6%	106.5%	99.0%
Jan-11	1.4%	24.5%	36,322	287.91	244.74	85.0%	100.0%	99.6%
Feb-11	5.0%	25.8%	34,728	289.17	208.51	72.1%	86.0%	98.3%
Mar-11	0.0%	25.8%	33,364	297.60	244.97	82.3%	79.9%	96.4%
Apr-11	4.0%	30.9%	31,090	305.42	247.14	80.9%	78.4%	95.6%
May-11	0.0%	25.2%	28,547	310.00	221.34	71.4%	78.4%	93.4%
Jun-11	0.0%	25.2%	25,873	323.23	347.21	107.4%	86.1%	92.7%
Jul-11	1.6%	19.3%	24,110	328.82	294.70	89.6%	89.1%	91.8%
Aug-11	0.0%	19.3%	23,079	328.40	289.20	88.1%	95.4%	91.2%
Sep-11	0.0%	19.3%	22,069	332.65	277.41	83.4%	87.1%	90.7%
Oct-11	2.7%	15.6%	21,739	333.78	280.53	84.0%	85.2%	88.7%
Nov-11	0.0%	15.6%	21,739	336.73	281.50	83.6%	83.7%	85.6%
Dec-11	0.0%	15.6%	21,739	339.74	279.10	82.2%	83.3%	83.8%
Jan-12	1.1%	15.2%	21,739	357.27	284.59	79.7%	81.8%	83.4%
Feb-12	1.2%	11.1%	21,739	359.90	272.76	75.8%	79.1%	83.9%
Mar-12	0.0%	11.1%	21,739	361.84	307.19	84.9%	80.1%	84.2%
Apr-12	2.1%	9.0%	21,739	363.61	292.37	80.4%	80.4%	84.2%
May-12	0.0%	9.0%	21,739	364.78	301.95	82.8%	82.7%	85.3%
Jun-12	0.0%	9.0%	21,739	367.30	304.69	83.0%	82.0%	83.1%
Jul-12	2.7%	10.2%	21,739	369.28	300.27	81.3%	82.3%	82.4%
Aug-12	0.0%	10.2%	21,739	370.67	321.68	86.8%	83.7%	82.3%
Sep-12	0.0%	10.2%	21,739	372.34	308.90	83.0%	83.7%	82.3%
Oct-12	2.7%	10.2%	21,739	374.10	313.00	83.7%	84.5%	82.3%
Nov-12	0.0%	10.2%	21,739	376.37	314.08	83.4%	83.4%	82.3%
Dec-12	0.0%	10.2%	21,739	378.77	311.41	82.2%	83.1%	82.3%
Jan-13	2.7%	11.9%	21,739	394.02	317.53	80.6%	82.1%	82.3%
Feb-13	0.0%	10.6%	21,739	396.67	304.33	76.7%	79.8%	82.4%
Mar-13	0.0%	10.6%	21,739	398.70	342.75	86.0%	81.1%	82.5%
Apr-13	2.7%	11.3%	21,739	401.21	326.21	81.3%	81.3%	82.5%
May-13	0.0%	11.3%	21,739	403.64	336.91	83.5%	83.6%	82.6%
Jun-13	0.0%	11.3%	21,739	407.85	339.97	83.4%	82.7%	82.6%
Jul-13	2.7%	11.3%	21,739	410.40	335.03	81.6%	82.8%	82.6%
Aug-13	0.0%	11.3%	21,739	412.33	358.92	87.0%	84.0%	82.7%
Sep-13	0.0%	11.3%	21,739	414.86	344.65	83.1%	83.9%	82.7%
Oct-13	2.7%	11.3%	21,739	417.13	349.23	83.7%	84.6%	82.7%
Nov-13	0.0%	11.3%	21,739	419.70	350.44	83.5%	83.4%	82.7%
Dec-13	0.0%	11.3%	21,739	422.66	347.46	82.2%	83.1%	82.7%

CA Small Group - FINAL
2Q12 Pricing - Paid through 10/31/11

Service Area CA02 - PPO								
Month	Monthly Increase	Annual Increase	Membership	DOS Premium	DOS Claims	DOS Member Benefit Ratios		
				PMPM	PMPM	Monthly	Rolling 3 Month	Rolling 12 Month
Dec-09	0.0%	9.3%	517	654.76	284.37	43.4%	62.0%	94.0%
Jan-10	-0.1%	6.0%	492	676.78	313.37	46.3%	48.4%	88.1%
Feb-10	3.0%	9.2%	487	708.51	242.06	34.2%	41.2%	82.9%
Mar-10	0.0%	9.2%	411	765.86	381.28	49.8%	43.2%	76.4%
Apr-10	0.0%	9.2%	405	738.65	438.44	59.4%	47.2%	74.3%
May-10	3.0%	12.5%	402	752.12	257.62	34.3%	47.8%	73.4%
Jun-10	0.0%	12.5%	401	537.99	281.58	52.3%	48.2%	68.2%
Jul-10	3.0%	15.8%	373	548.18	344.00	62.8%	47.7%	57.6%
Aug-10	0.0%	12.5%	357	546.95	802.72	146.8%	85.8%	61.7%
Sep-10	0.0%	12.5%	350	576.40	166.97	29.0%	78.7%	55.9%
Oct-10	3.0%	15.8%	360	591.02	229.35	38.8%	70.1%	52.0%
Nov-10	0.0%	12.5%	330	599.57	513.64	85.7%	50.7%	53.6%
Dec-10	0.0%	12.5%	333	604.21	185.01	30.6%	51.3%	53.2%
Jan-11	3.0%	15.9%	346	591.28	416.53	70.4%	62.2%	55.3%
Feb-11	0.0%	12.6%	333	609.42	256.09	42.0%	47.8%	56.9%
Mar-11	0.0%	12.6%	305	613.94	458.71	74.7%	62.1%	59.1%
Apr-11	3.0%	15.9%	295	628.65	521.66	83.0%	65.9%	60.8%
May-11	0.0%	12.6%	295	615.10	287.56	46.8%	68.3%	63.1%
Jun-11	0.0%	12.6%	285	604.36	297.64	49.2%	60.0%	63.0%
Jul-11	0.6%	9.9%	284	584.54	241.33	41.3%	45.8%	61.5%
Aug-11	0.0%	9.9%	274	618.07	417.65	67.6%	52.8%	54.7%
Sep-11	0.0%	9.9%	264	621.69	408.30	65.7%	58.2%	57.8%
Oct-11	2.0%	8.9%	271	604.45	412.48	68.2%	67.2%	60.4%
Nov-11	0.0%	8.9%	271	607.68	414.09	68.1%	67.4%	58.7%
Dec-11	0.0%	8.9%	271	609.68	410.76	67.4%	67.9%	62.0%
Jan-12	0.0%	5.7%	271	614.92	419.02	68.1%	67.9%	61.7%
Feb-12	0.0%	5.7%	271	617.60	401.78	65.1%	66.9%	63.9%
Mar-12	0.0%	5.7%	271	618.51	452.70	73.2%	68.8%	63.7%
Apr-12	0.0%	2.6%	271	619.29	431.06	69.6%	69.3%	62.4%
May-12	0.0%	2.6%	271	620.04	445.40	71.8%	71.5%	64.6%
Jun-12	0.0%	2.6%	271	620.08	449.63	72.5%	71.3%	66.6%
Jul-12	2.5%	4.5%	271	626.78	443.31	70.7%	71.7%	69.0%
Aug-12	0.0%	4.5%	271	628.69	475.13	75.6%	72.9%	69.7%
Sep-12	0.0%	4.5%	271	630.43	456.45	72.4%	72.9%	70.3%
Oct-12	2.5%	5.1%	271	635.62	462.72	72.8%	73.6%	70.6%
Nov-12	0.0%	5.1%	271	637.63	464.53	72.9%	72.7%	71.0%
Dec-12	0.0%	5.1%	271	638.87	460.79	72.1%	72.6%	71.4%
Jan-13	2.5%	7.7%	271	646.36	470.06	72.7%	72.6%	71.8%
Feb-13	0.0%	7.7%	271	650.18	450.72	69.3%	71.4%	72.1%
Mar-13	0.0%	7.7%	271	651.48	507.84	78.0%	73.3%	72.5%
Apr-13	2.5%	10.4%	271	654.66	483.56	73.9%	73.7%	72.9%
May-13	0.0%	10.4%	271	657.72	499.64	76.0%	75.9%	73.2%
Jun-13	0.0%	10.4%	271	657.91	504.40	76.7%	75.5%	73.6%
Jul-13	2.5%	10.4%	271	673.89	497.30	73.8%	75.5%	73.8%
Aug-13	0.0%	10.4%	271	678.45	533.00	78.6%	76.3%	74.1%
Sep-13	0.0%	10.4%	271	682.60	512.05	75.0%	75.8%	74.3%
Oct-13	2.5%	10.4%	271	693.78	519.08	74.8%	76.1%	74.5%
Nov-13	0.0%	10.4%	271	698.10	521.11	74.6%	74.8%	74.6%
Dec-13	0.0%	10.4%	271	700.78	516.91	73.8%	74.4%	74.8%

CA Small Group - FINAL
2Q12 Pricing - Paid through 10/31/11

Service Area CA02 - MC								
Month	Monthly Increase	Annual Increase	Membership	DOS Premium	DOS Claims	DOS Member Benefit Ratios		
				PMPM	PMPM	Monthly	Rolling 3 Month	Rolling 12 Month
Dec-09	0.0%	14.1%	33,237	331.70	301.70	91.0%	85.9%	80.1%
Jan-10	-0.3%	9.7%	34,869	329.96	275.36	83.5%	85.3%	81.3%
Feb-10	3.6%	13.7%	35,112	329.49	245.26	74.4%	82.8%	81.6%
Mar-10	0.0%	13.7%	35,749	328.94	276.89	84.2%	80.7%	82.0%
Apr-10	0.0%	10.9%	37,063	326.89	252.63	77.3%	78.6%	82.4%
May-10	3.6%	14.9%	37,779	328.54	250.29	76.2%	79.1%	82.1%
Jun-10	0.0%	14.9%	38,778	330.76	261.56	79.1%	77.5%	82.1%
Jul-10	5.2%	20.8%	38,445	335.05	282.32	84.3%	79.9%	81.6%
Aug-10	0.0%	16.7%	38,455	339.44	291.10	85.8%	83.1%	82.3%
Sep-10	0.0%	16.7%	38,648	340.93	322.40	94.6%	88.2%	83.1%
Oct-10	5.1%	22.7%	38,128	343.24	286.57	83.5%	88.0%	83.0%
Nov-10	0.0%	18.3%	37,927	343.40	311.38	90.7%	89.6%	83.8%
Dec-10	0.0%	18.3%	37,671	346.64	307.80	88.8%	87.6%	83.7%
Jan-11	0.0%	18.7%	36,601	355.70	259.75	73.0%	84.2%	82.8%
Feb-11	3.4%	18.4%	36,237	357.03	259.43	72.7%	78.2%	82.6%
Mar-11	0.0%	18.4%	35,781	365.31	333.45	91.3%	79.0%	83.2%
Apr-11	1.1%	19.6%	35,004	371.78	288.57	77.6%	80.6%	83.2%
May-11	0.0%	15.5%	34,068	376.09	288.93	76.8%	81.9%	83.2%
Jun-11	0.0%	15.5%	33,708	379.45	271.51	71.6%	75.3%	82.6%
Jul-11	0.7%	10.5%	32,758	386.58	296.37	76.7%	75.0%	82.0%
Aug-11	0.0%	10.5%	32,281	389.11	323.50	83.1%	77.1%	81.7%
Sep-11	0.0%	10.5%	31,717	389.54	309.62	79.5%	79.8%	80.5%
Oct-11	0.9%	6.1%	32,022	389.98	312.41	80.1%	80.9%	80.2%
Nov-11	0.0%	6.1%	32,022	391.01	313.62	80.2%	79.9%	79.3%
Dec-11	0.0%	6.1%	32,022	392.39	311.10	79.3%	79.9%	78.5%
Jan-12	0.7%	6.8%	32,022	396.47	317.35	80.0%	79.8%	79.1%
Feb-12	3.4%	6.8%	32,022	397.93	304.29	76.5%	78.6%	79.4%
Mar-12	0.0%	6.8%	32,022	399.69	342.85	85.8%	80.8%	78.9%
Apr-12	1.5%	7.3%	32,022	402.13	326.46	81.2%	81.2%	79.2%
May-12	0.0%	7.3%	32,022	404.25	337.31	83.4%	83.5%	79.8%
Jun-12	0.0%	7.3%	32,022	407.38	340.52	83.6%	82.7%	80.8%
Jul-12	2.5%	9.3%	32,022	412.36	335.72	81.4%	82.8%	81.2%
Aug-12	0.0%	9.3%	32,022	414.82	359.82	86.7%	83.9%	81.5%
Sep-12	0.0%	9.3%	32,022	418.01	345.67	82.7%	83.6%	81.8%
Oct-12	2.5%	11.0%	32,022	420.63	350.42	83.3%	84.2%	82.0%
Nov-12	0.0%	11.0%	32,022	422.54	351.78	83.3%	83.1%	82.3%
Dec-12	0.0%	11.0%	32,022	425.13	348.94	82.1%	82.9%	82.5%
Jan-13	2.5%	13.0%	32,022	433.43	355.96	82.1%	82.5%	82.7%
Feb-13	0.0%	9.3%	32,022	435.55	341.31	78.4%	80.8%	82.8%
Mar-13	0.0%	9.3%	32,022	438.20	384.57	87.8%	82.8%	83.0%
Apr-13	2.5%	10.4%	32,022	441.92	366.18	82.9%	83.0%	83.1%
May-13	0.0%	10.4%	32,022	445.19	378.35	85.0%	85.2%	83.3%
Jun-13	0.0%	10.4%	32,022	450.02	381.95	84.9%	84.2%	83.4%
Jul-13	2.5%	10.4%	32,022	456.29	376.57	82.5%	84.1%	83.5%
Aug-13	0.0%	10.4%	32,022	459.34	403.60	87.9%	85.1%	83.6%
Sep-13	0.0%	10.4%	32,022	463.31	387.73	83.7%	84.7%	83.7%
Oct-13	2.5%	10.5%	32,022	466.10	393.05	84.3%	85.3%	83.8%
Nov-13	0.0%	10.5%	32,022	468.07	394.58	84.3%	84.1%	83.8%
Dec-13	0.0%	10.5%	32,022	470.78	391.40	83.1%	83.9%	83.9%

CA Small Group - FINAL
2Q12 Pricing - Paid through 10/31/11

Service Area CA02 - PPO & MC								
Month	Monthly Increase	Annual Increase	Membership	DOS Premium	DOS Claims	DOS Member Benefit Ratios		
				PMPM	PMPM	Monthly	Rolling 3 Month	Rolling 12 Month
Dec-09	0.0%	13.9%	33,754	336.64	301.43	89.5%	85.3%	80.6%
Jan-10	-0.3%	9.6%	35,361	334.78	275.88	82.4%	84.3%	81.6%
Feb-10	3.6%	13.6%	35,599	334.67	245.21	73.3%	81.6%	81.7%
Mar-10	0.0%	13.6%	36,160	333.90	278.07	83.3%	79.7%	81.9%
Apr-10	0.0%	10.9%	37,468	331.34	254.64	76.9%	77.8%	82.2%
May-10	3.6%	14.8%	38,181	333.00	250.37	75.2%	78.4%	81.9%
Jun-10	0.0%	14.8%	39,179	332.88	261.76	78.6%	76.9%	81.7%
Jul-10	5.1%	20.7%	38,818	337.10	282.91	83.9%	79.3%	81.0%
Aug-10	0.0%	16.6%	38,812	341.35	295.81	86.7%	83.1%	81.8%
Sep-10	0.0%	16.6%	38,998	343.05	321.00	93.6%	88.1%	82.5%
Oct-10	5.1%	22.5%	38,488	345.56	286.03	82.8%	87.7%	82.3%
Nov-10	0.0%	18.2%	38,257	345.61	313.12	90.6%	89.0%	83.1%
Dec-10	0.0%	18.2%	38,004	348.89	306.73	87.9%	87.1%	83.1%
Jan-11	0.0%	18.6%	36,947	357.91	261.22	73.0%	83.8%	82.3%
Feb-11	3.3%	18.3%	36,570	359.33	259.40	72.2%	77.7%	82.1%
Mar-11	0.0%	18.3%	36,086	367.41	334.51	91.0%	78.8%	82.8%
Apr-11	1.1%	19.6%	35,299	373.93	290.52	77.7%	80.3%	82.8%
May-11	0.0%	15.5%	34,363	378.14	288.92	76.4%	81.8%	82.9%
Jun-11	0.0%	15.5%	33,993	381.34	271.73	71.3%	75.1%	82.3%
Jul-11	0.7%	10.5%	33,042	388.28	295.90	76.2%	74.6%	81.7%
Aug-11	0.0%	10.5%	32,555	391.04	324.29	82.9%	76.8%	81.4%
Sep-11	0.0%	10.5%	31,981	391.46	310.43	79.3%	79.5%	80.1%
Oct-11	0.9%	6.2%	32,293	391.78	313.25	80.0%	80.7%	79.9%
Nov-11	0.0%	6.2%	32,293	392.83	314.47	80.1%	79.8%	79.0%
Dec-11	0.0%	6.2%	32,293	394.21	311.93	79.1%	79.7%	78.3%
Jan-12	0.6%	6.8%	32,293	398.30	318.21	79.9%	79.7%	78.8%
Feb-12	3.3%	6.8%	32,293	399.78	305.11	76.3%	78.4%	79.2%
Mar-12	0.0%	6.8%	32,293	401.52	343.77	85.6%	80.6%	78.7%
Apr-12	1.5%	7.2%	32,293	403.95	327.34	81.0%	81.0%	79.0%
May-12	0.0%	7.2%	32,293	406.06	338.21	83.3%	83.3%	79.6%
Jun-12	0.0%	7.2%	32,293	409.16	341.43	83.4%	82.6%	80.6%
Jul-12	2.5%	9.2%	32,293	414.15	336.63	81.3%	82.7%	81.0%
Aug-12	0.0%	9.2%	32,293	416.62	360.79	86.6%	83.8%	81.4%
Sep-12	0.0%	9.2%	32,293	419.79	346.60	82.6%	83.5%	81.6%
Oct-12	2.5%	10.9%	32,293	422.43	351.36	83.2%	84.1%	81.9%
Nov-12	0.0%	10.9%	32,293	424.34	352.73	83.1%	83.0%	82.2%
Dec-12	0.0%	10.9%	32,293	426.92	349.88	82.0%	82.7%	82.4%
Jan-13	2.5%	13.0%	32,293	435.22	356.92	82.0%	82.4%	82.5%
Feb-13	0.0%	9.3%	32,293	437.35	342.23	78.3%	80.7%	82.7%
Mar-13	0.0%	9.3%	32,293	439.99	385.60	87.6%	82.6%	82.9%
Apr-13	2.5%	10.4%	32,293	443.71	367.16	82.7%	82.9%	83.0%
May-13	0.0%	10.4%	32,293	446.97	379.37	84.9%	85.1%	83.1%
Jun-13	0.0%	10.4%	32,293	451.77	382.98	84.8%	84.1%	83.3%
Jul-13	2.5%	10.4%	32,293	458.11	377.58	82.4%	84.0%	83.3%
Aug-13	0.0%	10.4%	32,293	461.18	404.68	87.7%	85.0%	83.5%
Sep-13	0.0%	10.4%	32,293	465.15	388.77	83.6%	84.6%	83.6%
Oct-13	2.5%	10.5%	32,293	468.01	394.11	84.2%	85.2%	83.6%
Nov-13	0.0%	10.5%	32,293	470.00	395.64	84.2%	84.0%	83.7%
Dec-13	0.0%	10.5%	32,293	472.71	392.45	83.0%	83.8%	83.8%

CA Small Group - FINAL
2Q12 Pricing - Paid through 10/31/11

All California - PPO								
Month	Monthly Increase	Annual Increase	Membership	DOS Premium	DOS Claims	DOS Member Benefit Ratios		
				PMPM	PMPM	Monthly	Rolling 3 Month	Rolling 12 Month
Dec-09	0.0%	8.6%	1,515	596.60	316.75	53.1%	55.1%	68.9%
Jan-10	0.0%	5.4%	1,436	605.19	253.76	41.9%	47.8%	65.8%
Feb-10	3.0%	8.6%	1,431	613.04	236.98	38.7%	44.7%	63.4%
Mar-10	0.0%	8.6%	1,320	654.21	319.91	48.9%	43.1%	60.8%
Apr-10	0.0%	8.6%	1,304	634.79	447.78	70.5%	52.4%	61.2%
May-10	3.0%	11.9%	1,270	644.87	387.46	60.1%	59.7%	61.7%
Jun-10	0.0%	11.9%	1,277	581.16	455.31	78.3%	69.4%	62.0%
Jul-10	3.0%	15.2%	1,234	576.85	328.32	56.9%	65.1%	58.6%
Aug-10	0.0%	11.6%	1,223	567.45	509.61	89.8%	74.9%	59.7%
Sep-10	0.0%	11.6%	1,150	587.59	278.23	47.4%	64.8%	57.5%
Oct-10	3.0%	15.0%	1,134	578.17	289.21	50.0%	62.8%	56.4%
Nov-10	0.0%	12.5%	1,064	581.92	467.41	80.3%	58.7%	58.7%
Dec-10	0.0%	12.5%	991	586.85	290.19	49.4%	59.9%	58.7%
Jan-11	3.0%	15.9%	929	592.09	400.20	67.6%	66.1%	60.9%
Feb-11	0.0%	12.6%	839	592.66	302.15	51.0%	56.0%	62.7%
Mar-11	0.0%	12.6%	821	608.53	417.32	68.6%	62.6%	64.6%
Apr-11	3.0%	15.9%	797	622.66	390.63	62.7%	60.8%	63.8%
May-11	0.0%	12.6%	779	627.75	331.53	52.8%	61.4%	63.5%
Jun-11	0.0%	12.6%	758	630.37	374.68	59.4%	58.3%	61.6%
Jul-11	0.6%	9.9%	688	659.97	306.24	46.4%	53.0%	61.1%
Aug-11	0.0%	9.9%	674	674.74	426.44	63.2%	56.4%	58.2%
Sep-11	0.0%	9.9%	667	678.97	416.94	61.4%	57.0%	59.6%
Oct-11	2.0%	8.9%	673	677.09	419.15	61.9%	62.2%	60.8%
Nov-11	0.0%	8.9%	673	680.31	420.69	61.8%	61.7%	58.8%
Dec-11	0.0%	8.9%	673	684.18	417.21	61.0%	61.6%	59.9%
Jan-12	0.0%	5.7%	673	690.26	425.50	61.6%	61.5%	59.3%
Feb-12	0.0%	5.7%	673	692.60	407.90	58.9%	60.5%	60.0%
Mar-12	0.0%	5.7%	673	695.79	459.50	66.0%	62.2%	59.8%
Apr-12	0.0%	2.6%	673	696.77	437.43	62.8%	62.6%	59.8%
May-12	0.0%	2.6%	673	697.35	451.88	64.8%	64.5%	60.8%
Jun-12	0.0%	2.6%	673	698.90	456.07	65.3%	64.3%	61.3%
Jul-12	2.5%	4.6%	673	703.23	449.55	63.9%	64.7%	62.7%
Aug-12	0.0%	4.6%	673	704.51	481.72	68.4%	65.9%	63.2%
Sep-12	0.0%	4.6%	673	706.63	462.67	65.5%	65.9%	63.5%
Oct-12	2.5%	5.1%	673	711.90	468.92	65.9%	66.6%	63.8%
Nov-12	0.0%	5.1%	673	713.90	470.65	65.9%	65.8%	64.2%
Dec-12	0.0%	5.1%	673	716.31	466.75	65.2%	65.7%	64.5%
Jan-13	2.5%	7.7%	673	724.99	476.04	65.7%	65.6%	64.9%
Feb-13	0.0%	7.7%	673	728.33	456.35	62.7%	64.5%	65.2%
Mar-13	0.0%	7.7%	673	732.89	514.07	70.1%	66.2%	65.5%
Apr-13	2.5%	10.4%	673	736.87	489.39	66.4%	66.4%	65.8%
May-13	0.0%	10.4%	673	739.23	505.55	68.4%	68.3%	66.1%
Jun-13	0.0%	10.4%	673	745.56	510.24	68.4%	67.8%	66.4%
Jul-13	2.5%	10.4%	673	755.90	502.95	66.5%	67.8%	66.6%
Aug-13	0.0%	10.4%	673	758.96	538.94	71.0%	68.7%	66.8%
Sep-13	0.0%	10.4%	673	764.02	517.64	67.8%	68.4%	67.0%
Oct-13	2.5%	10.4%	673	775.37	524.63	67.7%	68.8%	67.2%
Nov-13	0.0%	10.4%	673	779.68	526.56	67.5%	67.6%	67.3%
Dec-13	0.0%	10.4%	673	784.87	522.20	66.5%	67.2%	67.4%

CA Small Group - FINAL
2Q12 Pricing - Paid through 10/31/11

All California - MC								
Month	Monthly Increase	Annual Increase	Membership	DOS Premium	DOS Claims	DOS Member Benefit Ratios		
				PMPM	PMPM	Monthly	Rolling 3 Month	Rolling 12 Month
Dec-09	0.0%	17.1%	80,726	295.18	267.83	90.7%	89.5%	83.1%
Jan-10	-0.1%	13.0%	88,192	291.55	236.40	81.1%	86.0%	83.7%
Feb-10	3.6%	17.1%	89,507	291.71	235.84	80.8%	84.0%	84.0%
Mar-10	0.0%	17.1%	91,105	292.12	279.73	95.8%	86.0%	85.7%
Apr-10	0.0%	13.2%	95,493	290.39	240.23	82.7%	86.4%	86.1%
May-10	4.0%	17.7%	98,228	291.95	251.16	86.0%	88.0%	86.5%
Jun-10	0.0%	17.7%	102,846	292.44	265.86	90.9%	86.7%	87.4%
Jul-10	5.7%	24.5%	101,982	296.65	257.39	86.8%	87.9%	87.1%
Aug-10	0.0%	19.0%	101,795	299.92	264.41	88.2%	88.6%	87.1%
Sep-10	0.0%	19.0%	102,272	301.90	267.77	88.7%	87.9%	87.5%
Oct-10	5.0%	25.0%	101,075	303.52	279.03	91.9%	89.6%	87.6%
Nov-10	0.0%	19.5%	100,339	304.80	306.04	100.4%	93.7%	88.8%
Dec-10	0.0%	19.5%	98,271	307.49	286.55	93.2%	95.2%	89.1%
Jan-11	0.7%	20.5%	92,425	317.27	247.33	78.0%	90.7%	88.7%
Feb-11	3.9%	20.8%	90,360	319.02	242.22	75.9%	82.5%	88.3%
Mar-11	0.0%	20.8%	88,232	327.80	294.69	89.9%	81.3%	87.8%
Apr-11	1.9%	23.1%	84,817	334.68	271.45	81.1%	82.3%	87.7%
May-11	0.0%	18.4%	81,316	338.79	261.65	77.2%	82.8%	87.0%
Jun-11	0.0%	18.4%	78,076	345.93	286.44	82.8%	80.4%	86.4%
Jul-11	1.0%	13.1%	75,285	350.75	279.52	79.7%	79.9%	85.8%
Aug-11	0.0%	13.1%	73,722	352.05	300.58	85.4%	82.6%	85.6%
Sep-11	0.0%	13.0%	72,200	353.51	287.84	81.4%	82.2%	85.0%
Oct-11	1.5%	9.2%	72,199	354.29	291.01	82.1%	83.0%	84.1%
Nov-11	0.0%	9.2%	72,199	355.87	292.17	82.1%	81.9%	82.5%
Dec-11	0.0%	9.2%	72,199	357.67	289.85	81.0%	81.8%	81.4%
Jan-12	1.0%	9.6%	72,199	365.77	295.70	80.8%	81.3%	81.6%
Feb-12	2.6%	8.2%	72,199	367.49	283.56	77.2%	79.7%	81.8%
Mar-12	0.0%	8.2%	72,199	369.26	319.53	86.5%	81.5%	81.4%
Apr-12	1.8%	8.1%	72,199	371.42	304.28	81.9%	81.9%	81.5%
May-12	0.0%	8.1%	72,199	373.32	314.43	84.2%	84.2%	82.1%
Jun-12	0.0%	8.1%	72,199	376.05	317.45	84.4%	83.5%	82.2%
Jul-12	2.7%	9.9%	72,199	380.17	313.01	82.3%	83.7%	82.5%
Aug-12	0.0%	9.9%	72,199	382.17	335.51	87.8%	84.9%	82.7%
Sep-12	0.0%	9.9%	72,199	384.69	322.35	83.8%	84.6%	82.9%
Oct-12	2.7%	11.2%	72,199	387.27	326.81	84.4%	85.3%	83.1%
Nov-12	0.0%	11.2%	72,199	389.29	328.11	84.3%	84.2%	83.3%
Dec-12	0.0%	11.2%	72,199	391.74	325.50	83.1%	83.9%	83.4%
Jan-13	2.7%	13.0%	72,199	402.16	332.08	82.6%	83.3%	83.6%
Feb-13	0.0%	10.2%	72,199	404.43	318.44	78.7%	81.4%	83.6%
Mar-13	0.0%	10.2%	72,199	406.95	358.84	88.2%	83.2%	83.8%
Apr-13	2.7%	11.2%	72,199	410.23	341.71	83.3%	83.4%	83.9%
May-13	0.0%	11.2%	72,199	413.39	353.11	85.4%	85.6%	84.0%
Jun-13	0.0%	11.2%	72,199	417.72	356.50	85.3%	84.7%	84.1%
Jul-13	2.7%	11.2%	72,199	422.95	351.52	83.1%	84.6%	84.2%
Aug-13	0.0%	11.2%	72,199	425.52	376.79	88.5%	85.7%	84.3%
Sep-13	0.0%	11.2%	72,199	428.82	362.01	84.4%	85.4%	84.3%
Oct-13	2.7%	11.2%	72,199	431.71	367.02	85.0%	86.0%	84.4%
Nov-13	0.0%	11.2%	72,199	433.90	368.48	84.9%	84.8%	84.4%
Dec-13	0.0%	11.2%	72,199	436.63	365.55	83.7%	84.6%	84.5%

CA Small Group - FINAL
2Q12 Pricing - Paid through 10/31/11

All California - PPO & MC								
Month	Monthly Increase	Annual Increase	Membership	DOS Premium	DOS Claims	DOS Member Benefit Ratios		
				PMPM	PMPM	Monthly	Rolling 3 Month	Rolling 12 Month
Dec-09	0.0%	16.7%	82,241	300.73	268.73	89.4%	88.3%	82.5%
Jan-10	-0.1%	12.7%	89,628	296.57	236.67	79.8%	84.7%	82.9%
Feb-10	3.6%	16.7%	90,938	296.77	235.85	79.5%	82.7%	83.2%
Mar-10	0.0%	16.7%	92,425	297.29	280.30	94.3%	84.6%	84.7%
Apr-10	0.0%	13.0%	96,797	295.03	243.02	82.4%	85.4%	85.2%
May-10	4.0%	17.5%	99,498	296.45	252.91	85.3%	87.2%	85.7%
Jun-10	0.0%	17.5%	104,123	295.98	268.18	90.6%	86.2%	86.6%
Jul-10	5.7%	24.2%	103,216	300.00	258.24	86.1%	87.4%	86.2%
Aug-10	0.0%	18.7%	103,018	303.10	267.33	88.2%	88.3%	86.3%
Sep-10	0.0%	18.7%	103,422	305.08	267.89	87.8%	87.4%	86.6%
Oct-10	5.0%	24.7%	102,209	306.57	279.14	91.1%	89.0%	86.7%
Nov-10	0.0%	19.3%	101,403	307.70	307.73	100.0%	92.9%	88.0%
Dec-10	0.0%	19.3%	99,262	310.27	286.58	92.4%	94.5%	88.3%
Jan-11	0.7%	20.3%	93,354	320.00	248.85	77.8%	90.2%	88.1%
Feb-11	3.8%	20.6%	91,199	321.53	242.77	75.5%	82.0%	87.7%
Mar-11	0.0%	20.6%	89,053	330.39	295.82	89.5%	80.9%	87.3%
Apr-11	1.9%	23.0%	85,614	337.36	272.56	80.8%	82.0%	87.2%
May-11	0.0%	18.2%	82,095	341.54	262.32	76.8%	82.5%	86.6%
Jun-11	0.0%	18.2%	78,834	348.67	287.29	82.4%	80.0%	85.9%
Jul-11	1.0%	13.0%	75,973	353.54	279.76	79.1%	79.4%	85.4%
Aug-11	0.0%	13.0%	74,396	354.97	301.72	85.0%	82.2%	85.1%
Sep-11	0.0%	13.0%	72,867	356.49	289.02	81.1%	81.7%	84.5%
Oct-11	1.5%	9.2%	72,872	357.27	292.20	81.8%	82.6%	83.7%
Nov-11	0.0%	9.2%	72,872	358.87	293.36	81.7%	81.5%	82.1%
Dec-11	0.0%	9.2%	72,872	360.68	291.02	80.7%	81.4%	81.0%
Jan-12	1.0%	9.5%	72,872	368.76	296.91	80.5%	81.0%	81.2%
Feb-12	2.5%	8.2%	72,872	370.50	284.71	76.8%	79.3%	81.4%
Mar-12	0.0%	8.2%	72,872	372.28	320.82	86.2%	81.2%	81.1%
Apr-12	1.8%	8.0%	72,872	374.43	305.51	81.6%	81.5%	81.1%
May-12	0.0%	8.0%	72,872	376.31	315.69	83.9%	83.9%	81.7%
Jun-12	0.0%	8.0%	72,872	379.03	318.72	84.1%	83.2%	81.9%
Jul-12	2.7%	9.8%	72,872	383.15	314.27	82.0%	83.3%	82.1%
Aug-12	0.0%	9.8%	72,872	385.15	336.86	87.5%	84.5%	82.4%
Sep-12	0.0%	9.8%	72,872	387.66	323.64	83.5%	84.3%	82.6%
Oct-12	2.7%	11.1%	72,872	390.27	328.12	84.1%	85.0%	82.8%
Nov-12	0.0%	11.1%	72,872	392.29	329.43	84.0%	83.8%	82.9%
Dec-12	0.0%	11.1%	72,872	394.74	326.80	82.8%	83.6%	83.1%
Jan-13	2.7%	13.0%	72,872	405.14	333.41	82.3%	83.0%	83.2%
Feb-13	0.0%	10.2%	72,872	407.42	319.72	78.5%	81.2%	83.3%
Mar-13	0.0%	10.2%	72,872	409.96	360.27	87.9%	82.9%	83.5%
Apr-13	2.7%	11.2%	72,872	413.25	343.07	83.0%	83.1%	83.6%
May-13	0.0%	11.2%	72,872	416.40	354.52	85.1%	85.3%	83.7%
Jun-13	0.0%	11.2%	72,872	420.75	357.92	85.1%	84.4%	83.8%
Jul-13	2.7%	11.2%	72,872	426.03	352.91	82.8%	84.3%	83.9%
Aug-13	0.0%	11.2%	72,872	428.61	378.28	88.3%	85.4%	84.0%
Sep-13	0.0%	11.2%	72,872	431.91	363.44	84.1%	85.1%	84.0%
Oct-13	2.7%	11.2%	72,872	434.89	368.47	84.7%	85.7%	84.1%
Nov-13	0.0%	11.2%	72,872	437.09	369.94	84.6%	84.5%	84.1%
Dec-13	0.0%	11.2%	72,872	439.85	366.99	83.4%	84.3%	84.2%

ASSUMPTIONS AND DISCLAIMERS FOR ESTIMATES OF CALIFORNIA SMALL GROUP PPO MEDICAL COSTS RELATIVE TO MEDICARE

REQUESTED DISCLOSURES

As part of its Small Group rate filing, the California Department of Insurance has requested that Aetna Life Insurance Company (Aetna) provide cost as a percentage of Medicare by aggregate benefit category and as a percentage of average wholesale cost (AWP) for prescription drugs.

GENERAL METHODOLOGY

We are not aware of any prescribed industry standard methodologies for determining health plan costs relative to Medicare allowable. Aetna has not presented its data in this fashion historically and we have no standard process for collecting or reporting this data. Thus future reports, if any, may use different assumptions and approaches should this reporting become more standardized. This information is based on specific assumptions made in this study and the use of other assumptions, methods, or factors could cause disclosures of this type to differ materially.

HOSPITAL COMPARISON

For hospital based claims, we estimated cost as a percentage of Medicare for forty (40) hospitals that comprise the top volume of Small Group member claims for Inpatient and Outpatient hospital services. The 40 hospitals represent two-thirds of hospital dollars for these members. Medicare estimates were derived by Aetna's internal pricing tool for processed claims using Aetna system codes and Small Group Commercial benefits. Medicare codes needed for the estimates are derived by running Aetna's claims through a third-party purchased software system. This software system performed grouping logic for CMS rules effective in force for the claims experience period. After completing derived estimates for all included claims, Aetna performed an internal review of the results and made adjustments as described under 'Time Period and Scope of Data' for a more appropriate representation. Aetna allowed costs were expressed relative to this derived Medicare estimate.

PHYSICIANS AND ANCILLARY PROVIDERS COMPARISON

For physician and ancillary claims we estimated Small Group member claims cost as a percentage of Medicare for the top volume physician and ancillary providers participating in Aetna's network. Our estimate compares allowed network costs to estimated Medicare reimbursement for procedures with a Medicare rate. Estimated Medicare reimbursement was derived by mapping procedure codes paid in Aetna's claim system to the Medicare rate by procedure and adjusted for applicable location.

PHARMACY COMPARISON

For pharmacy claims obtained at retail and specialty pharmacies, we provided Aetna's claims cost as a percentage of Average Wholesale Price (AWP) for Small Group member pharmacy claims by determining a weighted average for adjudicated claims. Most brand drug prices are based on AWP. Generic drug prices are determined most commonly by Maximum Allowable Cost (MAC) price which is translated into the effective equivalent discount off of AWP.

TIME PERIOD AND SCOPE OF DATA

For hospital services we compared Aetna's processed allowed amounts for Small Group member claims with dates of service from January 1, 2010 through September 30, 2010 that had been paid through March 31, 2011, to derived Medicare allowable amounts. For physician and ancillary services, we compared processed allowed amounts for Small Group claims with dates of service from July 1, 2010 to December 31, 2010 that had been paid by February 28, 2011. For pharmacy claims we compared Small Group claims with dates of service from January 1, 2010 to December 31, 2010 that have been paid by March 31, 2011.

This data and analysis approach is unique to the claims of Aetna's California Small Group book of business and is not necessarily relevant for other members or products. The data only considers services received from network providers. Some claims and hospitals were excluded because of factors that make cost comparison to Medicare allowable amounts difficult. For example, we removed Aetna claim results from children's hospitals and hospitals that Medicare pays on a methodology other than the method available in our third-party software. Other examples include removal of claims where our internal pricing derived no Medicare allowable amount but that likely would be resubmitted by the provider with appropriate claim coding in order to qualify for Medicare payment. However, other claim lines, where our third-party software derived \$0 Medicare allowed, but where Aetna contracts and benefits allow payment, were retained. Aetna's payment levels are also affected by the specific stop loss parameters negotiated with network providers.

Data and Methodology for Company Cost as Percentage of Medicare

Hospital	Aetna (Aet)
Medicare data	IP: MedPar 1/10 - 9/10 OP: OPPS 1/10 - 9/10
Company data	Aet top 40 hospitals (2/3 claim volume); 1/10 - 9/10
Scope of company data	Ins PPO Individual only; in-network only
Methodology	Aet claims data assigned to Med codes
Exclusions	Children's hospitals; some speciality hospitals reimbursed by Medicare using non-standard methods; claims that Medicare would have denied as submitted but likely would have been allowed upon resubmission
Other Notes	Aet benefit allowed when \$0 Med allowed
Physician / Ancillary	Aetna (Aet)
Medicare data	RBRVS from 4th Quarter 2010 CMS
Company data	Claims from Aet top-volume phys/ancillary; 7/10 - 12/10
Scope of company data	Ins PPO Individual only; in-network only
Methodology	Used local GPCI to adjust RBRVS
Exclusions	Non-Aetna accessed contracts (e.g. rental networks); claims that Medicare would have denied as submitted but likely would have been allowed upon resubmission
Other Notes	Aet benefit allowed when \$0 Med allowed
Pharmacy	Aetna (Aet)
Medicare data	AWP (brand), MAC (generic)
Company data	Aet 1/10 - 12/10
Scope of company data	Ins PPO Individual only; in-network only
Methodology	MAC data converted to AWP

Aetna
California Small Group (SG) - estimated % of Medicare supporting
Section 3 of Plain Language Form:

		<u>Total CA % Medicare</u>	<u>Northern CA % Medicare</u>	<u>Southern CA % Medicare</u>
Hospital Inpatient				
	Cost as Percentage of Medicare:	247%	292%	227%
Hospital Outpatient (including ER)				
	Cost as Percentage of Medicare:	301%	420%	270%
Physician/other professional services				
	Cost as Percentage of Medicare:	109%	124%	102%
Prescription Drug				
	Cost as Percentage of Average Wholesale Price:	87% Brand, 37% Generic; 65% overall	87% Brand, 39% Generic; 65% overall	87% Brand, 36% Generic; 65% overall
Laboratory (other than inpatient)				
	Cost as Percentage of Medicare:	185%	254%	156%
Radiology (other than inpatient)				
	Cost as Percentage of Medicare:	203%	249%	183%

Notes/data considerations

Includes only providers Participating in Aetna's network.

Basis of comparison is Individual member claims for the following periods:

Hospitals: Top 40 hospitals for claims with Dates of service 01/01/2010-09/30/2010

Professional/Ancillary Providers: Claims with Dates of service 7/1/2010-12/31/2010

Pharmacy: Retail and specialty pharmacy claims with Dates of service 1/1/2010-12/31/2010

Actuarial Justification for Increased Utilization from Deductible Wrapping

Periodically, Aetna reviews the adequacy of our plan relativities and the impact that deductible wrapping has on utilization levels. Deductible wrapping is when an employer funds the employees plan deductible and therefore lowering the employees out of pocket expenses.

Aetna reviewed the experience on its Managed Choice plans where the employer was wrapping the deductible to similar plans where no deductible wrapping was present. Included in our review were 2.6 million member months spanning the past 30 calendar months. Approximately 102,000 member months were involved in deductible wrapping.

During the period 1/1/09-6/30/11, the experience on the plans with deductible wrapping ran over 25% worse than our traditional style plans without deductible wrapping (105% MCR vs 84% MCR). This difference is attributed to higher utilization resulting from the employers funding the deductible for their employees.

Based on these results, rates on plans with deductible wrapping will reflect a higher cost to account for the expected higher utilization levels.

Wrapping is only permitted on Aetna's HRA eligible benefit plan designs. A 10% load has been added to these plans to reflect the higher costs and utilization levels associated with the wrapping mechanism.

SERFF Tracking Number:	AETN-128000422	State:	California
Filing Company:	Aetna Life Insurance Company	State Tracking Number:	HAO-2012-0010
Company Tracking Number:	AETNA CA SG ALIC 040112		
TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.003A Small Group Only - PPO
Product Name:	CA SG 2Q12 ALIC nongrand		
Project Name/Number:	/		

Supporting Document Schedules

	Item Status:	Status
		Date:

Satisfied - Item: Filing Cover Sheet

Comments:

Attachment:

2Q12 CA ALIC Cover Letter (signed).pdf

	Item Status:	Status
		Date:

Satisfied - Item: Document Submission Formset

Comments:

Attachment:

2Q12 CA ALIC Document Submission Formset.pdf

	Item Status:	Status
		Date:

Satisfied - Item: Rating Plans

Comments:

Rates comply with provisions of Insurance Code section 10717.

Attachment:

2Q12 CA PPO Tabular Rate 1-06-12 (w PC) .pdf

	Item Status:	Status
		Date:

Bypassed - Item: Third Party Authorization

Bypass Reason: Rates are not submitted by third party.

Comments:

	Item Status:	Status
		Date:

Bypassed - Item: Rate Summary Worksheet

Bypass Reason: Filing does not meet or exceed review threshold

SERFF Tracking Number: AETN-128000422 State: California
Filing Company: Aetna Life Insurance Company State Tracking Number: HAO-2012-0010
Company Tracking Number: AETNA CA SG ALIC 040112
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003A Small Group Only - PPO
Product Name: CA SG 2Q12 ALIC nongrand
Project Name/Number: /

Comments:

Item Status: **Status**
Date:
Bypassed - Item: Consumer Disclosure Form
Bypass Reason: Rate increases are below the HIOS threshold and do not require a Rate Summary Worksheet.
Comments:

Item Status: **Status**
Date:
Satisfied - Item: CA Rate Filing Form
Comments:
Attachments:
2Q12 ALIC CA Rate Filing Form (4-11).xls
2Q12 CA PPO Rate Filing Form (Q.10 Rate Compare).xls

Item Status: **Status**
Date:
Satisfied - Item: CA Rate Filing Form Spreadsheet
Comments:
Attachment:
2Q12 CA ALIC RATE FILING SPREADSHEET #648862.XLS

Item Status: **Status**
Date:
Satisfied - Item: California Plain-Language Rate
Filing Description
Comments:
Attachment:
2Q12 CA ALIC PLAIN-LANGUAGE FILING DESCRIPTION #663344 (2).pdf

Item Status: **Status**
Date:
Satisfied - Item: California Plain-Language
Spreadsheet

SERFF Tracking Number: *AETN-128000422* *State:* *California*
Filing Company: *Aetna Life Insurance Company* *State Tracking Number:* *HAO-2012-0010*
Company Tracking Number: *AETNA CA SG ALIC 040112*
TOI: *H16G Group Health - Major Medical* *Sub-TOI:* *H16G.003A Small Group Only - PPO*
Product Name: *CA SG 2Q12 ALIC nongrand*
Project Name/Number: */*

Comments:

Attachment:

2Q12 CA ALIC PLAIN LANGUAGE SPREADSHEET #648742 (2).XLS

CALIFORNIA DEPARTMENT OF INSURANCE

Reset Form

FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

TO: State of California Department of Insurance Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105	FROM: (Official Insurer Name): Aetna Life Insurance Company Submitter and Complete Mailing Address: Kevin Sheehy, 133 Valley Drive, Middletown, CT 06457 Submission Date: 1/19/12
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1. IDENTIFYING FORM NUMBER(S): GR-9N
 [The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]

2. DOCUMENT CLASS [The subdivision of 10 CCR §2202(a) which best describes the forms submitted. (§2205(b))]

Generic Description and Definition Citation	Check Below		Generic Description and Definition Citation	Check Below
Health Insurance [Hospital, medical, surgical insurance, expense-incurred or indemnity. §2202(a)(1)]	<input type="checkbox"/>		Credit Life and Disability [§2202(a)(6)]	<input type="checkbox"/>
Group and Blanket Life and Non-health Disability [(§2202(a)(2))]	<input type="checkbox"/>		Supplemental Life Benefits [§2202(a)(7)]	<input type="checkbox"/>
Individual Disability, Non-health [§2202(a)(3)]	<input type="checkbox"/>		Variable Life and Annuities [§2202(a)(8)]	<input type="checkbox"/>
Medicare Supplement [§2202(a)(4)]	<input type="checkbox"/>		Fraternal [Non-health Disability. §2202(a)(9)]	<input type="checkbox"/>
Long-Term Care [§2202(a)(5)]	<input type="checkbox"/>		Unclassified [§2202(a)(11)]	<input type="checkbox"/>
* Describe briefly (documents other than those described above may have to be filed with other Department Bureaus; see §2206):				

3. GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

Group Only:	<input checked="" type="checkbox"/>		Individual Only:	<input type="checkbox"/>		Group and Individual:	<input type="checkbox"/>	
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4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees §2205(c)]

2 to 50 Employees:	<input checked="" type="checkbox"/>		Over 50 Employees:	<input type="checkbox"/>		All Employers:	<input type="checkbox"/>	
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5. REPLACES PREVIOUSLY-APPROVED DOCUMENT(S)? [Do any documents replace previously-approved documents. §2205(d)]

No

6. FINAL PRINT FORM? [List those documents NOT in the final printed form in which they will be issued to insureds §2205(e)]

Document(s)	Document(s)

7. TYPE OF DOCUMENT WITH WHICH IT WILL BE USED [For each document (such as a rider) which is designed to be used with another document not included in the filing, a statement of the document class with which it is to be used. §2205(f)]

Document Form Number	Document Class (from Item 2, above)

8. Master Policy Form Number and Approval Date: _____
[Where a certificate is submitted for use with a previously approved “group” document, the form number and the filing or approval date of the previously approved group document. §2205(g)]

9. IF ABOVE INFORMATION CANNOT BE FURNISHED, EXPLAIN WHY. [If the submitter is unable to furnish the information requested above, explain why. §2205(h)]

This is a rate filing only.

10. REMARKS AND ADDITIONAL INFORMATION (Attach additional sheets if necessary):

SUBMITTER’S SIGNATURE AND TITLE: DC Muly, Actuarial Manager II

CALIFORNIA DOCUMENT SUBMISSION FORMSET

Reset Form

California Insurer Number: 0003 (NOT NAIC Number)		FOR DEPARTMENT USE ONLY		
Official Insurer Name: Aetna Life Insurance Company		Our File #		Fee Code:
Submitter and Complete Mailing Address: Aetna Kevin Sheehy 133 Valley Drive Middletown, CT 06457		Reviewer:		
Submission Date: 1/19/2012		Dept Action Date:		
Document Form Number	Doc Type ("Policy," etc)	Document Coverage	Department Action	Fee
1 GR-96009-CA	Rates (2Q12)			
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
INSTRUCTIONS: Complete the part of the form to the left of the double vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate - the copy of this form that we return to you will be your only record of our action on your submission. THIS IS NOT A BILL - DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.				Total \$ Cont'd on ___ pages

DSF 1.35

Family Size	Age																					MC HSA	MC HSA	MC HSA	MC HSA																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	</
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Family Size	Age																								
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 70/50	PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50	
		Deductible Coinsurance Coinsurance Max Pharmacy	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	\$3000 70/50%	\$750/\$750 80/60%	\$500 70/50%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%
		\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$1000/\$2000	\$1500/\$3,000	\$4500/\$9000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000	
Employee	Under 30	\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	
	30-39	\$587.28	\$502.51	\$431.59	\$323.47	\$335.43	\$318.73	\$288.13	\$222.67	\$187.65	\$179.21	\$172.47	\$164.26	\$182.31	\$168.81	\$220.05	\$291.80	\$205.12	\$230.14	\$1,051.91	\$1,717.34	na	na	na	
	40-49	\$767.07	\$656.35	\$563.72	\$422.50	\$438.12	\$416.31	\$376.34	\$290.84	\$245.10	\$234.07	\$225.27	\$214.55	\$238.12	\$220.49	\$287.42	\$381.13	\$267.92	\$300.60	\$1,267.46	\$2,069.24	na	na	na	
	50-54	\$931.75	\$797.26	\$684.74	\$513.20	\$532.18	\$505.68	\$457.13	\$353.28	\$297.72	\$284.33	\$273.63	\$260.61	\$289.24	\$267.83	\$349.12	\$462.95	\$325.43	\$365.13	\$1,432.22	\$2,338.23	na	na	na	
	55-59	\$1,227.32	\$1,050.17	\$901.96	\$676.00	\$701.00	\$666.10	\$602.15	\$465.35	\$392.16	\$374.52	\$360.44	\$343.28	\$381.00	\$352.79	\$459.87	\$609.82	\$428.67	\$480.96	\$1,989.88	\$3,248.66	na	na	na	
	60-64	\$1,656.80	\$1,417.65	\$1,217.58	\$912.56	\$946.30	\$899.18	\$812.86	\$628.18	\$529.39	\$505.58	\$486.56	\$463.40	\$514.32	\$476.24	\$620.79	\$823.21	\$578.67	\$649.26	\$2,446.10	\$3,993.48	na	na	na	
	65+ MP	\$2,173.61	\$1,859.86	\$1,597.38	\$1,197.21	\$1,241.47	\$1,179.66	\$1,068.41	\$824.13	\$694.52	\$663.28	\$638.34	\$607.95	\$674.76	\$624.79	\$814.44	\$1,079.99	\$759.18	\$851.78	\$3,117.74	\$5,089.99	na	na	na	
Employee and Spouse	Under 30	\$1,546.45	\$1,323.23	\$1,136.48	\$851.77	\$883.27	\$839.29	\$758.72	\$586.34	\$494.13	\$471.90	\$454.16	\$432.54	\$480.07	\$444.52	\$579.44	\$768.38	\$540.13	\$606.01	\$2,291.26	\$3,740.70	na	na	na	
	30-39	\$2,567.54	\$2,196.94	\$1,886.88	\$1,414.19	\$1,466.47	\$1,393.46	\$1,259.68	\$973.50	\$820.39	\$783.49	\$754.03	\$718.13	\$797.05	\$738.02	\$962.04	\$1,275.73	\$896.77	\$1,006.15	\$4,626.03	\$7,552.42	na	na	na	
	40-49	\$1,649.17	\$1,411.13	\$1,211.97	\$908.35	\$941.94	\$895.04	\$808.11	\$625.29	\$526.95	\$503.25	\$484.32	\$461.27	\$511.96	\$474.05	\$617.94	\$819.42	\$576.01	\$646.27	\$2,571.05	\$4,197.47	na	na	na	
	50-54	\$1,917.65	\$1,640.85	\$1,409.27	\$1,056.23	\$1,095.28	\$1,040.75	\$940.83	\$727.09	\$612.74	\$585.17	\$563.17	\$536.36	\$595.29	\$551.22	\$718.53	\$952.81	\$669.78	\$751.48	\$2,871.19	\$4,687.48	na	na	na	
	55-59	\$2,799.75	\$2,395.63	\$2,057.53	\$1,542.08	\$1,599.11	\$1,519.49	\$1,373.61	\$1,061.54	\$894.59	\$854.35	\$822.22	\$783.08	\$869.13	\$804.77	\$1,049.05	\$1,391.11	\$977.87	\$1,097.15	\$3,980.55	\$6,498.61	na	na	na	
	60-64	\$3,451.73	\$2,953.49	\$2,536.66	\$1,901.19	\$1,971.49	\$1,873.33	\$1,693.48	\$1,308.73	\$1,102.91	\$1,053.31	\$1,013.69	\$965.43	\$1,071.52	\$992.18	\$1,293.34	\$1,715.05	\$1,205.59	\$1,352.65	\$4,711.33	\$7,691.68	na	na	na	
	65+ MP	\$4,271.80	\$3,655.19	\$3,139.33	\$2,352.88	\$2,439.87	\$2,318.39	\$2,095.82	\$1,619.67	\$1,364.94	\$1,303.55	\$1,264.53	\$1,194.81	\$1,326.10	\$1,227.90	\$1,600.62	\$2,122.51	\$1,492.02	\$1,674.01	\$5,859.80	\$9,566.66	na	na	na	
Employee and Dependents	Under 30	\$3,092.93	\$2,646.48	\$2,272.98	\$1,703.56	\$1,766.55	\$1,678.60	\$1,517.45	\$1,172.69	\$988.27	\$943.81	\$908.32	\$865.08	\$960.15	\$899.05	\$1,158.90	\$1,536.77	\$1,080.27	\$1,212.04	\$4,582.40	\$7,481.20	na	na	na	
	30-39	\$6,017.39	\$5,148.83	\$4,422.16	\$3,314.35	\$3,436.88	\$3,265.77	\$2,962.24	\$2,281.53	\$1,922.70	\$1,836.22	\$1,767.17	\$1,683.04	\$1,867.99	\$1,729.66	\$2,254.68	\$2,969.85	\$2,101.70	\$2,358.06	\$7,634.79	\$12,464.50	na	na	na	
	40-49	\$1,457.42	\$1,247.05	\$1,071.05	\$802.74	\$832.42	\$790.86	\$715.04	\$552.59	\$465.68	\$444.74	\$428.01	\$407.64	\$452.43	\$418.93	\$546.09	\$724.14	\$509.04	\$571.13	\$2,512.32	\$4,101.59	na	na	na	
	50-54	\$1,610.80	\$1,378.29	\$1,183.77	\$887.22	\$920.02	\$874.22	\$790.29	\$610.74	\$514.69	\$491.54	\$473.05	\$450.54	\$500.04	\$463.02	\$603.56	\$800.35	\$562.61	\$631.24	\$2,787.96	\$4,551.60	na	na	na	
	55-59	\$1,572.46	\$1,345.49	\$1,155.59	\$866.10	\$898.13	\$853.41	\$771.47	\$596.21	\$502.44	\$479.84	\$461.79	\$439.81	\$488.14	\$452.00	\$589.19	\$781.30	\$549.21	\$616.21	\$2,914.11	\$4,757.55	na	na	na	
	60-64	\$1,840.92	\$1,575.20	\$1,352.90	\$1,013.97	\$1,051.47	\$999.12	\$903.20	\$698.00	\$588.22	\$561.76	\$540.64	\$514.90	\$571.48	\$529.17	\$689.78	\$914.70	\$642.98	\$721.42	\$3,159.70	\$5,158.50	na	na	na	
	65+ MP	\$2,021.15	\$1,729.41	\$1,485.34	\$1,113.24	\$1,154.40	\$1,096.92	\$991.62	\$766.32	\$645.81	\$616.76	\$593.56	\$565.31	\$627.43	\$580.97	\$757.31	\$1,004.24	\$705.93	\$792.04	\$3,436.05	\$5,609.67	na	na	na	
Family	Under 30	\$2,675.91	\$2,289.65	\$1,966.52	\$1,473.87	\$1,528.36	\$1,452.27	\$1,312.85	\$1,014.58	\$855.02	\$816.56	\$785.85	\$748.44	\$830.69	\$769.17	\$1,002.65	\$1,329.56	\$934.62	\$1,048.62	\$4,267.82	\$6,967.60	na	na	na	
	30-39	\$2,016.12	\$1,725.11	\$1,481.84	\$1,110.46	\$1,151.53	\$1,094.19	\$989.15	\$764.42	\$644.20	\$615.22	\$592.09	\$563.91	\$625.87	\$579.52	\$755.42	\$1,001.75	\$704.17	\$790.06	\$3,559.83	\$5,811.77	na	na	na	
	40-49	\$3,037.27	\$2,598.87	\$2,232.08	\$1,672.92	\$1,734.76	\$1,648.39	\$1,490.14	\$1,151.60	\$970.48	\$926.83	\$891.98	\$849.51	\$942.87	\$873.04	\$1,138.05	\$1,509.12	\$1,060.83	\$1,190.23	\$5,898.66	\$9,630.11	na	na	na	
	50-54	\$2,071.05	\$1,772.11	\$1,522.01	\$1,140.72	\$1,182.90	\$1,124.01	\$1,016.10	\$785.25	\$661.75	\$631.99	\$608.22	\$579.27	\$642.92	\$595.31	\$776.01	\$1,029.04	\$723.36	\$811.59	\$4,031.45	\$6,581.72	na	na	na	
	55-59	\$2,377.87	\$2,034.64	\$1,747.49	\$1,309.72	\$1,358.14	\$1,290.53	\$1,166.63	\$901.58	\$759.79	\$725.61	\$698.32	\$665.09	\$738.16	\$683.50	\$890.98	\$1,181.48	\$830.53	\$931.83	\$4,391.69	\$7,169.84	na	na	na	
	60-64	\$2,492.94	\$2,133.10	\$1,832.05	\$1,373.09	\$1,423.87	\$1,352.97	\$1,223.08	\$945.21	\$796.56	\$760.73	\$732.11	\$697.27	\$773.88	\$716.58	\$934.09	\$1,238.65	\$870.71	\$976.92	\$4,692.37	\$7,660.73	na	na	na	
	65+ MP	\$3,183.29	\$2,723.80	\$2,339.39	\$1,753.33	\$1,818.16	\$1,727.64	\$1,561.78	\$1,206.96	\$1,017.14	\$971.39	\$934.86	\$890.36	\$988.19	\$915.02	\$1,192.76	\$1,581.67	\$1,111.83	\$1,247.45	\$5,150.28	\$8,408.45	na	na	na	

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2012 - June 30, 2012

Geographic Region 3 - Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura

Family Size	Age																								
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 70/50	PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50	
		Deductible 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	\$3000 70/50%	\$750/\$750 80/60%	\$500 80/50%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%	
		Coinsurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/\$unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000 0	\$3500/\$7000	\$2500/\$5000	\$1000/\$2000	\$1500/\$3000	\$4500/\$9000	\$10/\$25/\$50	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000 0	
Employee	Under 30	\$569.77	\$487.53	\$418.72	\$313.82	\$299.61	\$269.59	\$186.07	\$171.35	\$163.64	\$156.87	\$149.40	\$165.82	\$153.54	\$213.49	\$283.10	\$199.00	\$223.27	\$844.07	\$1,378.03	na	na	na		
	30-39	\$744.20	\$636.78	\$546.91	\$409.89	\$412.31	\$391.33	\$352.12	\$243.03	\$223.81	\$213.74	\$204.89	\$195.14	\$216.58	\$200.54	\$278.85	\$369.77	\$259.92	\$291.62	\$1,017.03	\$1,660.40	na	na	na	
	40-49	\$903.97	\$773.49	\$664.32	\$497.89	\$500.83	\$475.35	\$427.72	\$295.21	\$271.85	\$259.62	\$248.88	\$237.03	\$263.08	\$243.60	\$338.71	\$448.15	\$315.72	\$354.23	\$1,149.24	\$1,876.25	na	na	na	
	50-54	\$1,190.73	\$1,018.86	\$875.06	\$655.84	\$659.70	\$628.14	\$563.40	\$388.86	\$358.09	\$341.98	\$327.83	\$312.22	\$346.54	\$320.87	\$446.16	\$591.63	\$415.88	\$466.60	\$1,596.71	\$2,606.80	na	na	na	
	55-59	\$1,607.41	\$1,375.39	\$1,181.27	\$885.33	\$890.55	\$845.24	\$760.55	\$524.93	\$483.40	\$461.65	\$442.55	\$421.48	\$467.80	\$433.16	\$602.29	\$798.67	\$561.41	\$629.88	\$1,962.79	\$3,204.45	na	na	na	
	60-64	\$2,108.80	\$1,804.42	\$1,549.74	\$1,161.49	\$1,168.34	\$1,108.90	\$997.79	\$688.67	\$634.19	\$605.65	\$580.60	\$552.95	\$613.72	\$568.27	\$790.16	\$1,047.79	\$736.53	\$826.35	\$2,501.72	\$4,084.32	na	na	na	
	65+ MP	\$1,500.34	\$1,283.78	\$1,102.59	\$826.36	\$831.24	\$788.95	\$709.90	\$489.97	\$451.21	\$430.90	\$413.08	\$393.41	\$436.64	\$404.31	\$562.17	\$745.47	\$524.02	\$587.92	\$1,838.55	\$3,001.62	na	na	na	
Employee and Spouse	65+ MS	\$2,490.99	\$2,131.44	\$1,830.61	\$1,372.00	\$1,380.09	\$1,309.87	\$1,178.63	\$813.48	\$749.13	\$715.42	\$685.82	\$653.17	\$724.95	\$671.27	\$933.36	\$1,237.69	\$870.01	\$976.12	\$3,712.00	\$6,060.22	na	na	na	
	Under 30	\$1,600.00	\$1,369.06	\$1,175.83	\$881.26	\$886.45	\$841.35	\$757.05	\$522.51	\$481.18	\$459.53	\$440.52	\$419.54	\$465.65	\$431.16	\$599.51	\$794.99	\$558.82	\$626.98	\$2,063.05	\$3,368.14	na	na	na	
	30-39	\$1,860.47	\$1,591.93	\$1,367.25	\$1,024.71	\$1,030.76	\$978.31	\$880.29	\$607.57	\$559.51	\$534.34	\$512.22	\$487.84	\$541.45	\$501.35	\$697.11	\$924.41	\$649.79	\$729.04	\$2,303.89	\$3,761.33	na	na	na	
	40-49	\$1,860.47	\$1,591.93	\$1,367.25	\$1,024.72	\$1,030.76	\$978.32	\$880.30	\$607.58	\$559.50	\$534.33	\$512.23	\$487.84	\$541.45	\$501.36	\$697.11	\$924.41	\$649.79	\$729.05	\$2,576.15	\$4,205.82	na	na	na	
	50-54	\$2,716.27	\$2,324.21	\$1,996.17	\$1,496.09	\$1,504.90	\$1,428.34	\$1,285.22	\$887.06	\$816.88	\$780.12	\$747.85	\$712.23	\$790.52	\$731.97	\$1,017.77	\$1,349.62	\$948.70	\$1,064.40	\$3,194.05	\$5,214.63	na	na	na	
	55-59	\$3,348.82	\$2,865.45	\$2,461.02	\$1,844.47	\$1,855.34	\$1,760.95	\$1,584.51	\$1,093.62	\$1,007.10	\$961.79	\$922.00	\$878.10	\$974.60	\$902.43	\$1,254.79	\$1,663.92	\$1,169.62	\$1,312.27	\$3,780.45	\$6,171.96	na	na	na	
	60-64	\$4,144.43	\$3,546.23	\$3,045.71	\$2,282.68	\$2,296.14	\$2,179.32	\$1,960.96	\$1,353.45	\$1,246.38	\$1,190.29	\$1,141.05	\$1,086.71	\$1,206.15	\$1,116.83	\$1,552.90	\$2,059.23	\$1,447.50	\$1,624.03	\$4,701.99	\$7,676.49	na	na	na	
Employee and Dependents	65+ MP	\$3,000.71	\$2,567.59	\$2,205.20	\$1,652.74	\$1,662.49	\$1,577.91	\$1,419.81	\$979.95	\$902.42	\$861.81	\$826.16	\$786.82	\$873.29	\$808.63	\$1,124.35	\$1,490.95	\$1,048.04	\$1,175.85	\$3,677.00	\$6,003.08	na	na	na	
	65+ MS	\$5,637.98	\$4,985.33	\$4,290.29	\$3,215.47	\$3,234.43	\$3,069.86	\$2,762.28	\$1,906.51	\$1,755.69	\$1,676.69	\$1,607.32	\$1,530.79	\$1,689.02	\$1,573.21	\$2,187.46	\$2,900.70	\$2,038.99	\$2,287.67	\$6,126.28	\$10,001.78	na	na	na	
	Under 30	\$1,413.97	\$1,209.88	\$1,039.12	\$778.79	\$783.38	\$743.53	\$669.03	\$461.76	\$425.23	\$406.10	\$389.30	\$370.76	\$411.51	\$381.03	\$529.81	\$702.55	\$493.85	\$554.08	\$2,015.92	\$3,291.20	na	na	na	
	30-39	\$1,562.77	\$1,337.20	\$1,148.47	\$860.75	\$865.83	\$821.77	\$739.43	\$510.35	\$469.98	\$448.84	\$430.26	\$409.78	\$454.81	\$421.13	\$585.57	\$776.49	\$545.82	\$612.39	\$2,237.11	\$3,652.30	na	na	na	
	40-49	\$1,525.58	\$1,305.37	\$1,121.13	\$840.26	\$845.22	\$802.22	\$721.84	\$498.21	\$458.79	\$438.15	\$420.02	\$400.02	\$443.99	\$411.11	\$571.62	\$758.01	\$532.82	\$597.81	\$2,338.33	\$3,817.56	na	na	na	
	50-54	\$1,786.04	\$1,528.24	\$1,312.55	\$983.73	\$989.52	\$939.18	\$845.07	\$583.27	\$537.12	\$512.95	\$491.73	\$468.32	\$519.79	\$481.29	\$669.22	\$887.42	\$623.80	\$699.88	\$2,535.40	\$4,139.30	na	na	na	
	55-59	\$1,960.90	\$1,677.85	\$1,441.04	\$1,080.02	\$1,086.39	\$1,031.12	\$927.80	\$640.37	\$589.71	\$563.17	\$539.87	\$514.17	\$570.67	\$528.42	\$734.74	\$974.31	\$684.87	\$768.40	\$2,757.14	\$4,501.31	na	na	na	
Family	60-64	\$2,596.12	\$2,221.40	\$1,907.87	\$1,429.90	\$1,438.33	\$1,365.15	\$1,228.37	\$847.81	\$780.74	\$745.61	\$714.77	\$680.73	\$755.54	\$699.59	\$972.76	\$1,289.92	\$906.73	\$1,017.31	\$3,424.56	\$5,590.96	na	na	na	
	65+ MP	\$1,956.01	\$1,673.68	\$1,437.46	\$1,077.34	\$1,083.70	\$1,028.56	\$925.50	\$638.78	\$588.25	\$561.77	\$538.54	\$512.89	\$569.25	\$527.10	\$732.91	\$971.88	\$683.17	\$766.48	\$2,856.48	\$4,683.49	na	na	na	
	65+ MS	\$2,946.72	\$2,521.39	\$2,165.52	\$1,623.01	\$1,632.58	\$1,549.51	\$1,394.26	\$962.31	\$886.18	\$846.31	\$811.29	\$772.67	\$857.58	\$794.08	\$1,104.12	\$1,464.13	\$1,029.18	\$1,154.70	\$4,733.18	\$7,727.40	na	na	na	
	Under 30	\$2,009.31	\$1,719.28	\$1,476.62	\$1,106.69	\$1,113.22	\$1,056.58	\$950.71	\$665.18	\$604.27	\$577.08	\$553.21	\$526.86	\$584.77	\$541.46	\$752.88	\$998.36	\$701.78	\$787.37	\$3,234.90	\$5,281.31	na	na	na	
	30-39	\$2,306.97	\$1,973.99	\$1,695.38	\$1,270.64	\$1,278.13	\$1,213.11	\$1,091.56	\$753.39	\$693.79	\$662.57	\$635.16	\$604.92	\$671.39	\$621.67	\$864.41	\$1,146.26	\$805.74	\$904.01	\$3,523.97	\$5,753.23	na	na	na	
	40-49	\$2,418.61	\$2,069.51	\$1,777.42	\$1,332.13	\$1,339.99	\$1,271.81	\$1,144.38	\$789.85	\$727.36	\$694.63	\$665.89	\$634.19	\$703.89	\$651.76	\$906.24	\$1,201.72	\$844.73	\$947.76	\$3,765.24	\$6,747.13	na	na	na	
	50-54	\$3,088.37	\$2,642.60	\$2,269.63	\$1,701.03	\$1,711.05	\$1,624.00	\$1,461.28	\$1,008.57	\$928.78	\$886.99	\$850.29	\$809.89	\$898.81	\$832.24	\$1,157.20	\$1,534.51	\$1,078.66	\$1,210.21	\$4,132.74	\$6,747.13	na	na	na	

Standard Employee Risk Rates

Effective April 01, 2012 - June 30, 2012

Geographic Region 4 - Los Angeles (Zips 900, 902, 904, 916)

Family Size	Age																								
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 70/50	PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50	
		Deductible Coinsurance Coinsurance Max Pharmacy	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	\$3000 70/50%	\$750/\$750 80/60%	\$500 80/50%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%
		\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$1000/\$2000	\$1500/\$3000	\$4500/\$9000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000	
		\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	
Employee	Under 30	\$738.80	\$632.17	\$542.95	\$406.93	\$421.98	\$400.55	\$360.20	\$249.00	\$222.18	\$212.19	\$203.41	\$193.72	\$215.02	\$199.09	\$276.83	\$367.09	\$258.04	\$289.52	\$1,019.58	\$1,664.56	na	na	na	
	30-39	\$964.98	\$825.70	\$709.17	\$531.51	\$551.17	\$523.17	\$470.47	\$325.23	\$290.20	\$277.15	\$265.68	\$253.03	\$280.85	\$260.04	\$361.58	\$479.47	\$337.04	\$378.15	\$1,228.50	\$2,005.65	na	na	na	
	40-49	\$1,172.14	\$1,002.97	\$861.42	\$645.61	\$669.49	\$635.49	\$571.47	\$395.05	\$352.50	\$336.65	\$322.72	\$307.35	\$341.14	\$315.87	\$439.20	\$582.41	\$409.39	\$459.34	\$1,388.20	\$2,266.37	na	na	na	
	50-54	\$1,543.98	\$1,321.14	\$1,134.68	\$850.42	\$881.87	\$837.09	\$752.76	\$520.37	\$464.32	\$443.44	\$425.10	\$404.84	\$449.36	\$416.07	\$578.53	\$767.16	\$539.26	\$605.05	\$1,928.72	\$3,148.82	na	na	na	
	55-59	\$2,084.26	\$1,783.44	\$1,531.74	\$1,148.01	\$1,190.47	\$1,130.01	\$1,016.18	\$702.47	\$626.80	\$598.62	\$573.85	\$546.51	\$606.60	\$561.66	\$780.98	\$1,035.62	\$727.97	\$816.78	\$2,370.92	\$3,870.74	na	na	na	
	60-64	\$2,734.40	\$2,339.75	\$2,009.53	\$1,506.11	\$1,561.81	\$1,482.49	\$1,333.15	\$921.58	\$822.32	\$785.35	\$752.85	\$716.99	\$795.82	\$736.86	\$1,024.59	\$1,358.65	\$955.04	\$1,071.55	\$3,021.91	\$4,933.56	na	na	na	
Employee and Spouse	65+ MP	\$1,945.44	\$1,664.66	\$1,429.72	\$1,071.54	\$1,111.18	\$1,054.74	\$948.49	\$655.68	\$585.05	\$558.75	\$535.63	\$510.11	\$666.20	\$524.25	\$728.96	\$966.64	\$679.48	\$762.38	\$2,220.84	\$3,625.74	na	na	na	
	65+ MS	\$3,229.98	\$2,763.80	\$2,373.74	\$1,779.07	\$1,844.86	\$1,751.17	\$1,574.77	\$1,088.61	\$971.35	\$927.68	\$889.29	\$846.93	\$940.05	\$870.41	\$1,210.28	\$1,604.89	\$1,128.13	\$1,265.76	\$4,483.85	\$7,320.30	na	na	na	
	Under 30	\$2,074.67	\$1,775.23	\$1,524.69	\$1,142.72	\$1,184.99	\$1,124.81	\$1,011.50	\$699.23	\$623.92	\$595.86	\$571.21	\$544.00	\$603.81	\$559.08	\$777.38	\$1,030.85	\$724.62	\$813.02	\$2,492.03	\$4,068.47	na	na	na	
	30-39	\$2,412.41	\$2,064.22	\$1,772.90	\$1,328.75	\$1,377.90	\$1,307.91	\$1,176.16	\$813.06	\$725.49	\$692.86	\$664.19	\$632.56	\$702.11	\$650.09	\$903.93	\$1,198.66	\$842.58	\$945.37	\$2,782.94	\$4,543.42	na	na	na	
	40-49	\$2,412.40	\$2,064.23	\$1,772.90	\$1,328.75	\$1,377.89	\$1,307.91	\$1,176.16	\$813.06	\$725.49	\$692.86	\$664.20	\$632.56	\$702.11	\$650.09	\$903.93	\$1,198.66	\$842.58	\$945.37	\$3,111.81	\$5,080.33	na	na	na	
	50-54	\$3,522.10	\$3,013.76	\$2,588.42	\$1,939.96	\$2,011.71	\$1,909.55	\$1,717.19	\$1,187.06	\$1,059.20	\$1,011.57	\$969.73	\$923.52	\$1,025.07	\$949.13	\$1,319.74	\$1,750.03	\$1,230.16	\$1,380.23	\$3,858.20	\$6,298.88	na	na	na	
Employee and Dependents	55-59	\$4,342.28	\$3,715.56	\$3,191.18	\$2,391.73	\$2,480.18	\$2,354.23	\$2,117.07	\$1,463.50	\$1,305.86	\$1,247.14	\$1,195.54	\$1,138.58	\$1,263.77	\$1,170.15	\$1,627.07	\$2,157.57	\$1,516.63	\$1,701.65	\$4,566.53	\$7,455.28	na	na	na	
	60-64	\$5,373.93	\$4,598.32	\$3,949.34	\$2,959.96	\$3,069.43	\$2,913.54	\$2,620.04	\$1,811.19	\$1,616.11	\$1,543.45	\$1,479.58	\$1,409.10	\$1,564.03	\$1,448.15	\$2,013.63	\$2,670.16	\$1,876.95	\$2,105.92	\$5,679.69	\$9,272.64	na	na	na	
	65+ MP	\$3,890.92	\$3,329.35	\$2,859.47	\$2,143.10	\$2,222.38	\$2,109.50	\$1,897.00	\$1,311.37	\$1,170.11	\$1,117.51	\$1,071.27	\$1,020.23	\$1,132.41	\$1,048.51	\$1,457.93	\$1,933.29	\$1,358.97	\$1,524.77	\$4,441.56	\$7,251.28	na	na	na	
	65+ MS	\$7,569.90	\$6,477.35	\$5,563.18	\$4,169.49	\$4,323.69	\$4,104.12	\$3,690.69	\$2,551.31	\$2,276.50	\$2,174.14	\$2,084.18	\$1,984.90	\$2,203.14	\$2,039.92	\$2,836.46	\$3,761.28	\$2,643.93	\$2,986.46	\$7,400.14	\$12,081.42	na	na	na	
	Under 30	\$1,833.44	\$1,568.82	\$1,347.41	\$1,009.86	\$1,047.21	\$994.02	\$893.89	\$617.93	\$551.37	\$526.58	\$504.79	\$480.74	\$533.60	\$494.07	\$686.99	\$910.99	\$640.36	\$718.49	\$2,435.10	\$3,975.53	na	na	na	
	30-39	\$2,026.40	\$1,733.92	\$1,489.21	\$1,116.14	\$1,157.42	\$1,098.63	\$987.96	\$682.96	\$609.40	\$582.00	\$557.91	\$531.34	\$589.76	\$546.07	\$759.29	\$1,006.86	\$707.76	\$794.10	\$2,702.27	\$4,411.72	na	na	na	
Family	40-49	\$1,978.15	\$1,692.65	\$1,453.77	\$1,089.56	\$1,129.86	\$1,072.48	\$964.44	\$666.70	\$594.89	\$568.14	\$544.64	\$518.69	\$675.72	\$633.07	\$741.21	\$982.90	\$690.91	\$775.20	\$2,824.54	\$4,611.33	na	na	na	
	50-54	\$2,315.90	\$1,981.65	\$1,701.97	\$1,275.59	\$1,322.76	\$1,255.59	\$1,129.11	\$780.53	\$696.46	\$665.14	\$637.63	\$607.24	\$674.02	\$624.08	\$867.77	\$1,150.70	\$808.87	\$907.55	\$3,062.59	\$4,999.97	na	na	na	
	55-59	\$2,542.61	\$2,175.64	\$1,868.59	\$1,400.47	\$1,452.27	\$1,378.51	\$1,239.65	\$856.95	\$764.64	\$730.26	\$700.05	\$666.69	\$740.00	\$685.18	\$952.73	\$1,263.36	\$888.06	\$996.40	\$3,330.45	\$5,437.26	na	na	na	
	60-64	\$3,368.29	\$2,880.44	\$2,473.91	\$1,854.15	\$1,922.73	\$1,825.08	\$1,641.23	\$1,134.55	\$1,012.35	\$968.83	\$926.83	\$882.68	\$979.73	\$907.14	\$1,261.36	\$1,672.62	\$1,175.74	\$1,319.17	\$4,136.64	\$6,753.47	na	na	na	
	65+ MP	\$2,536.29	\$2,170.23	\$1,863.94	\$1,396.98	\$1,448.66	\$1,375.08	\$1,236.56	\$854.82	\$762.74	\$728.45	\$698.31	\$665.04	\$738.16	\$683.47	\$950.35	\$1,260.22	\$885.85	\$993.92	\$3,450.43	\$5,633.15	na	na	na	
	65+ MS	\$3,820.90	\$3,269.44	\$2,808.01	\$2,104.55	\$2,182.38	\$2,071.55	\$1,862.87	\$1,287.77	\$1,149.06	\$1,097.40	\$1,051.99	\$1,001.88	\$1,112.03	\$1,029.65	\$1,431.70	\$1,898.50	\$1,334.52	\$1,497.33	\$5,717.37	\$9,334.13	na	na	na	

Aetna Life Insurance Company
Standard Employee Risk Rates
Effective April 01, 2012 - June 30, 2012

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; zips 92309 *, 92319 *, 92323 *, 92364 *)

Family Size	Age																								
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 70/50	PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50	
		Deductible Coinsurance Coinsurance Max Pharmacy	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$3000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	\$3000 70/50%	\$750/\$750 80/60%	\$500 80%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%
		\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$1000/\$2000	\$1500/\$3000	\$4500/\$9000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000	
		\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	
Employee	Under 30	\$514.77	\$440.47	\$378.30	\$283.53	\$294.02	\$279.09	\$260.97	\$202.57	\$170.49	\$162.82	\$155.98	\$149.98	\$166.46	\$154.13	\$192.88	\$255.77	\$179.79	\$201.72	\$544.53	\$889.01	\$246.31	\$180.01	\$157.12	
	30-39	\$672.36	\$575.32	\$494.11	\$370.33	\$384.03	\$364.53	\$327.80	\$264.58	\$222.68	\$212.67	\$203.73	\$195.89	\$217.42	\$201.32	\$251.93	\$334.07	\$234.83	\$263.47	\$656.11	\$1,071.18	\$321.72	\$235.12	\$205.22	
	40-49	\$816.71	\$698.83	\$600.19	\$449.83	\$466.48	\$442.79	\$398.18	\$321.39	\$270.49	\$258.32	\$247.97	\$237.95	\$244.53	\$204.32	\$306.01	\$405.79	\$285.25	\$320.04	\$741.40	\$1,210.43	\$390.78	\$285.59	\$249.28	
	50-54	\$1,075.79	\$920.51	\$790.59	\$592.53	\$614.46	\$583.25	\$524.49	\$423.34	\$356.30	\$340.27	\$325.97	\$313.43	\$347.88	\$322.11	\$403.09	\$534.52	\$375.73	\$421.56	\$1,030.08	\$1,681.72	\$514.75	\$376.19	\$328.36	
	55-59	\$1,452.24	\$1,242.63	\$1,067.24	\$799.88	\$829.47	\$787.35	\$708.02	\$571.48	\$480.98	\$459.34	\$440.04	\$423.12	\$469.61	\$434.62	\$544.14	\$721.56	\$507.21	\$569.08	\$1,266.24	\$2,067.29	\$694.88	\$507.83	\$443.26	
	60-64	\$1,905.24	\$1,630.24	\$1,400.14	\$1,049.38	\$1,088.21	\$1,032.95	\$928.88	\$749.74	\$631.01	\$602.62	\$577.30	\$555.10	\$616.09	\$570.46	\$713.88	\$946.64	\$665.43	\$746.59	\$1,613.92	\$2,634.92	\$911.63	\$666.24	\$581.52	
Spouse	65+ MP	\$1,355.51	\$1,159.86	\$996.16	\$746.60	\$774.23	\$734.91	\$660.86	\$533.42	\$448.94	\$428.74	\$410.73	\$394.93	\$438.33	\$405.86	\$507.90	\$673.50	\$473.43	\$531.18	\$1,186.09	\$1,936.44	\$648.59	\$474.01	\$413.73	
	65+ MS	\$2,250.54	\$1,925.70	\$1,653.90	\$1,239.57	\$1,285.43	\$1,220.16	\$1,097.22	\$885.62	\$745.37	\$711.84	\$681.93	\$655.70	\$727.75	\$673.84	\$843.26	\$1,118.21	\$786.03	\$881.90	\$2,394.70	\$3,909.64	\$1,076.85	\$786.99	\$686.92	
	Under 30	\$1,445.56	\$1,236.91	\$1,062.33	\$796.20	\$825.65	\$783.73	\$704.76	\$568.85	\$478.76	\$457.22	\$438.02	\$421.17	\$467.45	\$432.82	\$541.64	\$718.24	\$504.88	\$568.46	\$1,330.92	\$2,172.89	\$691.68	\$505.50	\$441.22	
	30-39	\$1,680.88	\$1,438.27	\$1,235.26	\$925.81	\$960.06	\$911.31	\$819.49	\$661.45	\$556.70	\$531.66	\$509.32	\$489.73	\$543.54	\$503.29	\$629.81	\$835.16	\$587.07	\$658.67	\$1,486.30	\$2,426.56	\$804.28	\$587.79	\$513.04	
	40-49	\$1,680.88	\$1,438.27	\$1,235.26	\$925.81	\$960.07	\$911.31	\$819.50	\$661.46	\$556.70	\$531.65	\$509.32	\$489.73	\$543.55	\$503.28	\$629.81	\$835.16	\$587.07	\$658.68	\$1,661.93	\$2,713.31	\$804.27	\$587.78	\$513.05	
	50-54	\$2,454.07	\$2,099.86	\$1,803.48	\$1,351.67	\$1,401.69	\$1,330.51	\$1,196.46	\$965.72	\$812.78	\$776.22	\$743.60	\$715.00	\$793.57	\$734.79	\$919.52	\$1,219.34	\$857.11	\$961.66	\$2,060.56	\$3,364.11	\$1,174.24	\$858.16	\$749.04	
Employee and Dependents	55-59	\$3,025.55	\$2,588.85	\$2,223.45	\$1,666.44	\$1,728.09	\$1,640.34	\$1,475.07	\$1,190.60	\$1,002.05	\$956.97	\$916.77	\$881.51	\$978.37	\$905.89	\$1,133.65	\$1,503.28	\$1,056.71	\$1,185.60	\$2,438.86	\$3,981.73	\$1,447.69	\$1,058.00	\$923.47	
	60-64	\$3,744.37	\$3,203.92	\$2,751.70	\$2,062.35	\$2,138.66	\$1,825.53	\$1,473.47	\$1,240.12	\$1,184.33	\$1,134.57	\$1,090.94	\$1,210.81	\$1,121.12	\$1,402.99	\$1,860.44	\$1,307.77	\$1,467.28	\$3,033.37	\$4,952.34	\$1,791.63	\$1,309.37	\$1,142.87		
	65+ MP	\$2,711.05	\$2,319.75	\$1,992.33	\$1,493.22	\$1,548.47	\$1,469.84	\$1,321.74	\$1,066.85	\$897.89	\$857.49	\$821.47	\$789.87	\$876.67	\$811.73	\$1,015.81	\$1,347.02	\$946.87	\$1,062.37	\$2,372.12	\$3,872.77	\$1,297.20	\$948.03	\$827.47	
	65+ MS	\$5,274.45	\$4,513.15	\$3,876.14	\$2,908.11	\$3,012.59	\$2,859.61	\$2,571.49	\$2,075.57	\$1,746.88	\$1,669.29	\$1,598.20	\$1,536.73	\$1,705.58	\$1,579.24	\$1,976.29	\$2,620.68	\$1,842.17	\$2,066.86	\$3,952.21	\$6,452.46	\$2,523.75	\$1,844.42	\$1,609.89	
	Under 30	\$1,277.48	\$1,093.09	\$936.81	\$703.62	\$729.65	\$692.60	\$622.82	\$502.71	\$423.10	\$404.06	\$387.09	\$372.20	\$413.10	\$382.50	\$478.66	\$634.73	\$446.18	\$500.60	\$1,300.52	\$2,123.26	\$611.25	\$446.72	\$389.92	
	30-39	\$1,411.92	\$1,208.13	\$1,037.60	\$777.67	\$806.44	\$765.49	\$688.36	\$555.61	\$467.62	\$446.59	\$427.82	\$411.36	\$456.57	\$422.75	\$529.04	\$701.53	\$493.13	\$553.28	\$1,443.21	\$2,356.21	\$675.59	\$493.74	\$430.95	
Family	40-49	\$1,378.31	\$1,179.37	\$1,012.91	\$759.15	\$787.25	\$747.27	\$671.98	\$542.39	\$456.49	\$435.95	\$417.64	\$401.57	\$445.70	\$412.68	\$516.44	\$684.83	\$481.40	\$540.11	\$1,508.51	\$2,462.83	\$659.50	\$481.98	\$420.69	
	50-54	\$1,613.63	\$1,380.72	\$1,185.85	\$888.77	\$921.66	\$874.85	\$786.71	\$634.99	\$534.43	\$510.39	\$488.94	\$470.13	\$521.80	\$483.15	\$604.62	\$801.75	\$563.58	\$632.32	\$1,635.65	\$2,670.38	\$772.10	\$564.27	\$492.52	
	55-59	\$1,771.60	\$1,515.90	\$1,301.94	\$975.78	\$1,011.88	\$960.50	\$863.72	\$697.15	\$586.75	\$560.35	\$536.81	\$516.17	\$572.88	\$530.44	\$663.80	\$880.24	\$618.75	\$694.23	\$1,778.70	\$2,903.94	\$847.69	\$619.51	\$540.74	
	60-64	\$2,345.52	\$2,006.97	\$1,723.70	\$1,291.88	\$1,339.68	\$1,271.65	\$1,143.53	\$923.00	\$776.83	\$741.88	\$710.71	\$683.38	\$758.46	\$702.29	\$878.85	\$1,165.40	\$819.20	\$919.12	\$2,209.27	\$3,606.90	\$1,122.30	\$820.20	\$715.90	
	65+ MP	\$1,767.19	\$1,512.12	\$1,298.70	\$973.35	\$1,009.37	\$958.11	\$861.57	\$695.42	\$585.29	\$558.95	\$535.47	\$514.88	\$571.46	\$529.12	\$662.15	\$878.05	\$617.22	\$692.50	\$1,642.78	\$3,008.56	\$845.57	\$617.97	\$539.39	
	65+ MS	\$2,662.27	\$2,278.01	\$1,956.48	\$1,466.35	\$1,520.60	\$1,443.39	\$1,297.96	\$1,047.64	\$861.74	\$842.07	\$806.69	\$775.66	\$860.89	\$797.12	\$997.53	\$1,322.79	\$829.83	\$1,043.24	\$3,053.49	\$4,985.19	\$1,273.86	\$830.97	\$812.59	
	Under 30	\$1,815.35	\$1,553.33	\$1,334.08	\$999.87	\$1,036.87	\$984.22	\$885.05	\$714.37	\$601.24	\$574.19	\$550.07	\$528.91	\$587.02	\$543.54	\$680.20	\$901.98	\$634.03	\$711.37	\$2,086.92	\$3,407.14	\$868.62	\$634.81	\$554.09	
	30-39	\$2,084.28	\$1,783.45	\$1,531.72	\$1,148.00	\$1,190.47	\$1,130.02	\$1,016.16	\$820.19	\$690.30	\$659.26	\$631.55	\$607.26	\$673.99	\$624.07	\$780.96	\$1,035.60	\$727.96	\$816.75	\$2,273.40	\$3,711.59	\$997.30	\$728.85	\$636.17	
	40-49	\$2,185.14	\$1,869.75	\$1,605.84	\$1,203.55	\$1,248.08	\$1,184.70	\$1,065.34	\$859.89	\$723.71	\$691.15	\$662.12	\$636.65	\$706.61	\$654.28	\$818.75	\$1,085.71	\$763.19	\$856.28	\$2,429.04	\$3,965.71	\$1,045.55	\$764.12	\$666.96	
	50-54	\$2,790.25	\$2,387.52	\$2,050.54	\$1,536.84	\$1,593.71	\$1,512.77	\$1,360.36	\$1,098.01	\$924.12	\$882.55	\$845.47	\$812.95	\$902.28	\$835.45	\$1,045.49	\$1,386.37	\$974.53	\$1,093.40	\$2,666.13	\$4,352.77	\$1,335.10	\$975.72	\$851.66	
	55-59	\$3,048.73	\$2,608.60	\$2,240.46	\$1,679.21	\$1,741.33	\$1,652.91	\$1,486.37	\$1,199.72	\$1,009.73	\$964.30	\$923.79	\$888.26	\$985.86	\$912.83	\$1,142.33	\$1,514.79	\$1,064.80	\$1,194.69	\$2,951.31	\$4,818.37	\$1,458.78	\$1,066.11	\$930.55	
	60-64	\$4,115.78	\$3,521.72	\$3,024.65	\$2,266.92	\$2,350.80	\$2,231.43	\$2,006.60	\$1,619.62	\$1,363.13	\$1,301.81	\$1,247.11	\$1,199.15	\$1,330.91	\$1,232.33	\$1,542.15	\$2,044.98	\$1,437.49	\$1,612.82	\$3,628.72	\$5,924.32	\$1,969.34	\$1,439.24	\$1,256.23	
	65+ MP	\$3,122.81	\$2,672.07	\$2,294.93	\$1,720.01	\$1,783.65	\$1,693.08	\$1,522.49	\$1,228.88	\$1,034.26	\$987.73	\$946.24	\$909.84	\$1,009.82	\$935.02	\$1,170.09	\$1,551.61	\$1,090.68	\$1,223.72	\$3,029.43	\$4,945.91	\$1,494.22	\$1,092.02	\$953.15	
	65+ MS	\$5,324.52	\$4,555.99	\$3,912.94	\$2,932.69	\$3,041.19	\$2,886.76	\$2,595.90	\$2,095.28	\$1,763.46	\$1,684.13	\$1,613.37	\$1,551.31	\$1,721.78	\$1,594.24	\$1,995.05	\$2,645.56	\$1,859.66	\$2,086.48	\$4,611.00	\$7,528.01	\$2,547.71	\$1,861.93	\$1,625.17	

Geographic Region 6 - Fresno (zip 93628), Kings, Madera, Merced, Tulare

Family Size	Age																								
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 70/50	PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50	
		Deductible Coinsurance Coinsurance Max Pharmacy	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	\$3000 70/50%	\$750/\$750 80/60%	\$500 80/60%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%
		\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/\$unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$1000/\$2000	\$1500/\$3000	\$4500/\$9000	\$10/\$25/\$50	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000	
Employee	Under 30	\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	
	30-39	\$422.55	\$361.56	\$310.53	\$232.74	\$241.34	\$229.09	\$206.01	\$155.40	\$141.52	\$135.15	\$129.26	\$123.11	\$136.64	\$126.52	\$158.33	\$209.95	\$147.58	\$165.58	\$598.29	\$976.77	na	na	na	
	40-49	\$551.91	\$472.25	\$405.60	\$303.99	\$315.22	\$299.22	\$269.08	\$202.97	\$184.85	\$176.52	\$168.83	\$160.80	\$178.47	\$165.25	\$206.80	\$274.22	\$192.76	\$216.27	\$720.89	\$1,176.92	na	na	na	
	50-54	\$670.40	\$573.63	\$492.67	\$369.25	\$382.90	\$363.46	\$326.84	\$246.55	\$224.53	\$214.42	\$205.08	\$195.32	\$216.79	\$200.73	\$251.20	\$333.10	\$234.14	\$262.70	\$814.80	\$1,329.92	na	na	na	
	55-59	\$893.06	\$755.60	\$648.96	\$486.39	\$504.36	\$478.76	\$430.53	\$324.76	\$295.75	\$282.44	\$270.13	\$257.28	\$285.56	\$264.41	\$330.89	\$438.76	\$308.42	\$346.04	\$1,131.77	\$1,847.74	na	na	na	
	60-64	\$1,192.08	\$1,020.01	\$876.05	\$656.59	\$680.86	\$646.30	\$581.18	\$438.41	\$399.25	\$381.28	\$364.66	\$347.31	\$385.48	\$356.93	\$446.67	\$592.30	\$416.34	\$467.13	\$1,391.25	\$2,271.37	na	na	na	
Employee and Spouse	65+ MP	\$1,563.92	\$1,338.18	\$1,149.32	\$861.40	\$893.23	\$847.89	\$762.47	\$575.16	\$523.79	\$500.21	\$478.41	\$455.65	\$505.72	\$468.27	\$586.00	\$777.05	\$546.21	\$612.84	\$1,773.26	\$2,895.03	na	na	na	
	65+ MS	\$1,112.68	\$952.07	\$817.70	\$612.86	\$635.51	\$603.25	\$542.47	\$409.21	\$372.66	\$355.88	\$340.37	\$324.18	\$359.81	\$333.16	\$416.92	\$552.85	\$388.61	\$436.01	\$1,303.19	\$2,127.60	na	na	na	
	65+ MS	\$1,847.36	\$1,580.71	\$1,357.61	\$1,017.52	\$1,055.12	\$1,001.66	\$900.66	\$679.40	\$618.71	\$590.87	\$565.12	\$538.23	\$597.38	\$553.14	\$692.21	\$917.89	\$645.21	\$723.90	\$2,631.12	\$4,295.58	na	na	na	
	Under 30	\$1,186.59	\$1,015.32	\$872.02	\$653.57	\$677.72	\$643.32	\$578.51	\$436.39	\$397.41	\$379.52	\$362.98	\$345.71	\$383.71	\$355.29	\$444.62	\$589.57	\$414.43	\$464.97	\$1,462.32	\$2,387.39	na	na	na	
	30-39	\$1,379.75	\$1,180.60	\$1,013.98	\$759.97	\$788.04	\$748.04	\$672.69	\$507.42	\$462.11	\$441.30	\$422.07	\$401.99	\$446.17	\$413.12	\$516.99	\$685.55	\$481.89	\$540.67	\$1,633.04	\$2,666.09	na	na	na	
	40-49	\$1,379.76	\$1,180.60	\$1,013.97	\$759.96	\$788.05	\$748.05	\$672.68	\$507.43	\$462.11	\$441.30	\$422.08	\$401.99	\$446.17	\$413.13	\$517.00	\$685.55	\$481.89	\$540.67	\$1,626.02	\$2,981.16	na	na	na	
Employee and Dependents	50-54	\$2,014.43	\$1,723.67	\$1,480.40	\$1,109.55	\$1,150.54	\$1,092.14	\$982.12	\$740.84	\$674.67	\$644.30	\$616.22	\$586.90	\$651.41	\$603.16	\$754.81	\$1,000.90	\$703.56	\$789.38	\$2,263.99	\$3,696.21	na	na	na	
	55-59	\$2,483.54	\$2,125.06	\$1,825.13	\$1,367.92	\$1,418.48	\$1,346.48	\$1,210.82	\$913.36	\$831.78	\$794.34	\$759.72	\$723.58	\$803.10	\$743.62	\$930.58	\$1,233.98	\$867.39	\$973.20	\$2,679.64	\$4,374.79	na	na	na	
	60-64	\$3,073.57	\$2,629.93	\$2,258.76	\$1,692.92	\$1,755.47	\$1,666.36	\$1,498.49	\$1,130.36	\$1,029.40	\$983.06	\$940.22	\$895.49	\$993.90	\$920.29	\$1,151.67	\$1,527.14	\$1,073.47	\$1,204.41	\$3,332.85	\$5,441.22	na	na	na	
	65+ MP	\$2,225.38	\$1,904.16	\$1,635.42	\$1,225.73	\$1,271.03	\$1,206.51	\$1,084.95	\$818.42	\$745.32	\$711.77	\$680.75	\$648.36	\$719.62	\$666.32	\$833.85	\$1,105.71	\$777.23	\$872.03	\$2,606.31	\$4,255.08	na	na	na	
	65+ MS	\$4,329.54	\$3,704.62	\$3,181.75	\$2,384.70	\$2,472.82	\$2,347.30	\$2,110.82	\$1,592.26	\$1,450.04	\$1,384.78	\$1,324.43	\$1,261.41	\$1,400.04	\$1,296.35	\$1,622.29	\$2,151.20	\$1,512.14	\$1,686.56	\$4,342.40	\$7,089.42	na	na	na	
	65+ MS	\$1,048.62	\$897.26	\$770.63	\$577.58	\$588.52	\$568.52	\$511.24	\$385.65	\$351.20	\$335.39	\$320.76	\$305.52	\$339.09	\$313.98	\$392.92	\$521.02	\$366.24	\$410.91	\$1,428.92	\$2,332.86	na	na	na	
Family	Under 30	\$1,490.13	\$1,275.05	\$1,095.09	\$820.76	\$851.09	\$807.89	\$726.50	\$548.02	\$499.07	\$476.61	\$455.84	\$434.15	\$481.86	\$446.18	\$558.35	\$740.39	\$520.44	\$583.92	\$2,292.95	\$3,743.48	na	na	na	
	30-39	\$1,710.89	\$1,463.94	\$1,257.33	\$942.35	\$977.17	\$927.57	\$834.13	\$629.20	\$573.01	\$547.21	\$523.37	\$498.47	\$553.25	\$512.27	\$641.07	\$860.07	\$597.54	\$670.43	\$2,497.85	\$4,077.98	na	na	na	
	40-49	\$1,793.68	\$1,534.78	\$1,318.16	\$987.95	\$1,024.46	\$972.46	\$874.48	\$659.66	\$600.74	\$573.69	\$548.70	\$522.59	\$580.02	\$537.06	\$672.09	\$891.22	\$626.46	\$702.87	\$2,668.86	\$4,357.19	na	na	na	
	50-54	\$2,290.38	\$1,959.79	\$1,683.19	\$1,261.54	\$1,308.15	\$1,241.75	\$1,116.66	\$842.33	\$767.09	\$732.56	\$700.64	\$667.30	\$740.65	\$685.79	\$858.22	\$1,138.01	\$799.94	\$897.51	\$2,929.35	\$4,782.47	na	na	na	
	55-59	\$2,502.56	\$2,141.34	\$1,839.11	\$1,378.40	\$1,429.34	\$1,356.79	\$1,220.09	\$920.36	\$838.15	\$800.43	\$765.54	\$729.12	\$809.25	\$749.31	\$937.71	\$1,243.43	\$874.04	\$980.65	\$3,242.69	\$5,294.03	na	na	na	
	60-64	\$3,378.45	\$2,890.80	\$2,482.81	\$1,860.84	\$1,929.60	\$1,831.66	\$1,647.13	\$1,242.48	\$1,131.51	\$1,080.58	\$1,033.48	\$984.31	\$1,092.48	\$1,011.58	\$1,265.91	\$1,678.62	\$1,179.95	\$1,323.88	\$3,986.98	\$6,509.15	na	na	na	

Aetna Life Insurance Company
Standard Employee Risk Rates
Effective April 01, 2012 - June 30, 2012

Geographic Region 7 - El Dorado (zips 95720*, 95735*), Kern, Placer, Riverside (zips 9222, 923), Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba

Family Size	Age																								
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50		MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 70/50	PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50
	Deductible Coinsurance Counshare Max Pharmacy	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%		\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	\$3000 70/50%	\$750/\$750 80/60%	\$500 80%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%
		\$3000/\$6000 \$15/\$25/\$40	\$3500/\$7000 \$15/\$40/\$50	\$4000/\$8000 \$15/\$40/\$50	\$5000/\$10,000 \$15/\$40/\$50	\$5000/\$10,000 \$15/\$40/\$50	\$5000/\$10,000 \$15/\$40/\$50	\$5000/\$10,000 \$20/\$40/\$70	\$5000/\$10,000 \$20/\$40/\$70	\$5000/\$10,000 \$20/\$40/\$70	\$4000/\$8,000 \$20/\$40/\$70	\$2250/unlimited \$20/\$40/\$70		\$0/unlimited \$20/\$40/\$70	\$5000/\$10,000 \$20 Generic	\$5000/\$10,000 \$20 Generic	\$3500/\$7000 \$20/\$40/\$70	\$2500/\$5000 \$20/\$40/\$70	\$1000/\$2000 \$20/\$40/\$70	\$1500/\$3000 \$20/\$40/\$70	\$4500/\$9000 \$15/\$40/\$50	\$3500 \$10/\$25/\$50	\$6,000/\$12,000 \$15/\$40/\$50	\$7,500/\$15,000 \$20/\$40/\$70	\$5,500/\$11,000 \$20/\$40/\$70
Employee	Under 30	\$627.62	\$537.04	\$461.24	\$345.69	\$358.47	\$340.27	\$305.99	\$274.43	\$235.94	\$225.32	\$213.21		\$201.14	\$223.25	\$206.72	\$235.17	\$311.85	\$219.21	\$245.95	\$551.31	\$900.07	na	na	na
	30-39	\$819.76	\$701.45	\$602.44	\$451.52	\$468.21	\$444.44	\$399.67	\$368.44	\$308.17	\$294.30	\$278.48		\$262.72	\$291.60	\$270.01	\$307.17	\$407.32	\$286.32	\$321.25	\$664.28	\$1,084.50	na	na	na
	40-49	\$995.75	\$852.04	\$731.78	\$548.45	\$568.73	\$539.85	\$485.47	\$435.40	\$374.33	\$357.48	\$338.27		\$319.12	\$354.20	\$327.97	\$373.11	\$494.76	\$347.79	\$390.21	\$750.63	\$1,225.48	na	na	na
	50-54	\$1,311.63	\$1,122.33	\$963.92	\$722.44	\$749.15	\$711.11	\$639.47	\$573.52	\$493.08	\$470.88	\$445.58		\$420.35	\$466.56	\$432.01	\$491.47	\$651.72	\$458.11	\$514.00	\$1,042.90	\$1,702.65	na	na	na
	55-59	\$1,770.61	\$1,515.07	\$1,301.23	\$975.24	\$1,011.30	\$959.95	\$863.24	\$774.21	\$655.62	\$635.66	\$601.50		\$567.45	\$629.82	\$583.19	\$663.45	\$879.77	\$618.42	\$693.86	\$1,282.01	\$2,093.01	na	na	na
	60-64	\$2,322.91	\$1,987.66	\$1,707.11	\$1,279.45	\$1,328.75	\$1,259.39	\$1,132.51	\$1,015.70	\$873.25	\$833.94	\$789.12		\$744.45	\$826.28	\$765.10	\$870.40	\$1,154.20	\$811.33	\$910.30	\$1,634.02	\$2,667.70	na	na	na
	65+ MP	\$1,652.68	\$1,414.16	\$1,214.56	\$910.29	\$943.94	\$896.01	\$805.75	\$722.64	\$621.29	\$593.32	\$561.43		\$529.65	\$587.87	\$544.34	\$619.26	\$821.18	\$577.23	\$647.65	\$1,200.86	\$1,960.53	na	na	na
Employee and Spouse	65+ MS	\$2,743.91	\$2,347.90	\$2,016.51	\$1,511.33	\$1,567.20	\$1,487.63	\$1,337.77	\$1,199.79	\$1,031.51	\$985.08	\$932.14		\$879.37	\$976.03	\$903.76	\$1,028.15	\$1,363.38	\$958.37	\$1,075.27	\$2,424.52	\$3,958.28	na	na	na
	Under 30	\$1,762.46	\$1,508.09	\$1,295.23	\$970.75	\$1,006.64	\$955.53	\$859.27	\$770.64	\$662.56	\$632.73	\$598.73		\$564.83	\$626.92	\$580.50	\$660.39	\$875.72	\$615.58	\$690.67	\$1,347.49	\$2,199.92	na	na	na
	30-39	\$2,049.37	\$1,753.60	\$1,506.08	\$1,128.78	\$1,170.51	\$1,111.08	\$999.15	\$896.09	\$770.41	\$735.74	\$696.19		\$656.79	\$728.98	\$675.01	\$767.91	\$1,018.28	\$715.79	\$803.11	\$1,504.80	\$2,456.74	na	na	na
	40-49	\$2,049.37	\$1,753.60	\$1,506.09	\$1,128.78	\$1,170.51	\$1,111.08	\$999.15	\$896.10	\$770.42	\$735.74	\$696.20		\$656.78	\$728.98	\$675.00	\$767.90	\$1,018.28	\$715.79	\$803.10	\$1,682.63	\$2,747.06	na	na	na
	50-54	\$2,992.07	\$2,560.24	\$2,198.88	\$1,648.02	\$1,708.94	\$1,622.17	\$1,458.75	\$1,308.30	\$1,124.80	\$1,074.17	\$1,016.44		\$958.90	\$1,064.31	\$985.50	\$1,121.13	\$1,486.69	\$1,045.04	\$1,172.52	\$2,086.22	\$3,405.97	na	na	na
	55-59	\$3,688.83	\$3,156.45	\$2,710.94	\$2,031.79	\$2,106.91	\$1,999.93	\$1,798.45	\$1,612.96	\$1,386.73	\$1,324.31	\$1,253.14		\$1,182.20	\$1,312.15	\$1,215.00	\$1,382.21	\$1,832.89	\$1,288.40	\$1,445.57	\$2,469.23	\$4,031.26	na	na	na
	60-64	\$4,565.22	\$3,906.35	\$3,354.99	\$2,514.50	\$2,607.46	\$2,475.08	\$2,225.73	\$1,996.16	\$1,716.20	\$1,638.95	\$1,550.86		\$1,463.07	\$1,623.89	\$1,503.65	\$1,710.60	\$2,268.35	\$1,594.51	\$1,789.01	\$3,071.14	\$5,013.95	na	na	na
Employee and Dependents	65+ MP	\$3,305.39	\$2,828.34	\$2,429.14	\$1,820.59	\$1,887.90	\$1,792.04	\$1,611.51	\$1,445.29	\$1,242.59	\$1,186.65	\$1,122.87		\$1,059.31	\$1,175.75	\$1,088.69	\$1,238.53	\$1,642.37	\$1,154.47	\$1,295.31	\$2,401.66	\$3,920.95	na	na	na
	65+ MS	\$6,430.73	\$5,502.63	\$4,725.97	\$3,542.01	\$3,672.96	\$3,486.47	\$3,135.24	\$2,811.87	\$2,417.49	\$2,308.67	\$2,184.60		\$2,060.92	\$2,287.46	\$2,118.09	\$2,409.61	\$3,195.28	\$2,246.07	\$2,520.05	\$4,001.42	\$6,532.74	na	na	na
	Under 30	\$1,557.53	\$1,332.74	\$1,144.64	\$857.88	\$889.60	\$844.43	\$759.36	\$681.04	\$585.52	\$559.16	\$529.11		\$499.16	\$554.03	\$513.01	\$583.61	\$773.90	\$544.00	\$610.36	\$1,316.71	\$2,149.67	na	na	na
	30-39	\$1,721.45	\$1,473.00	\$1,265.09	\$948.16	\$983.22	\$933.30	\$839.28	\$752.71	\$647.14	\$618.01	\$584.79		\$551.69	\$612.34	\$567.00	\$645.03	\$855.35	\$601.25	\$674.60	\$1,461.18	\$2,385.52	na	na	na
	40-49	\$1,680.47	\$1,437.94	\$1,234.98	\$925.69	\$959.81	\$911.08	\$819.30	\$734.80	\$631.73	\$603.30	\$570.88		\$538.56	\$597.76	\$553.50	\$629.67	\$834.98	\$586.94	\$658.54	\$1,527.29	\$2,493.46	na	na	na
	50-54	\$1,967.38	\$1,683.44	\$1,445.83	\$1,083.63	\$1,123.69	\$1,066.63	\$959.18	\$860.25	\$739.60	\$706.30	\$668.35		\$630.51	\$699.82	\$648.00	\$737.18	\$977.55	\$687.15	\$770.97	\$1,656.01	\$2,703.61	na	na	na
	55-59	\$2,159.99	\$1,848.25	\$1,587.38	\$1,189.71	\$1,233.69	\$1,171.05	\$1,053.08	\$944.47	\$812.00	\$775.45	\$733.78		\$692.24	\$768.32	\$711.44	\$809.35	\$1,073.24	\$754.42	\$846.45	\$1,800.85	\$2,940.07	na	na	na
Family	60-64	\$2,859.71	\$2,446.99	\$2,101.61	\$1,575.12	\$1,633.35	\$1,550.42	\$1,394.22	\$1,250.42	\$1,075.05	\$1,026.65	\$971.48		\$916.48	\$1,017.22	\$941.91	\$1,071.54	\$1,420.92	\$998.82	\$1,120.66	\$2,236.78	\$3,651.77	na	na	na
	65+ MP	\$2,154.62	\$1,843.65	\$1,583.43	\$1,186.75	\$1,230.62	\$1,168.14	\$1,050.46	\$942.11	\$809.98	\$773.52	\$731.94		\$690.51	\$766.41	\$709.66	\$807.34	\$1,070.58	\$752.54	\$844.35	\$1,865.72	\$3,045.99	na	na	na
	65+ MS	\$3,245.91	\$2,777.45	\$2,385.43	\$1,787.83	\$1,853.92	\$1,759.79	\$1,582.51	\$1,419.29	\$1,220.22	\$1,165.30	\$1,102.67		\$1,040.25	\$1,154.59	\$1,069.10	\$1,216.25	\$1,612.81	\$1,133.70	\$1,271.99	\$3,091.51	\$5,047.21	na	na	na
	Under 30	\$2,213.31	\$1,893.88	\$1,626.57	\$1,219.08	\$1,264.15	\$1,199.97	\$1,079.08	\$967.78	\$832.05	\$794.60	\$751.89		\$709.32	\$787.30	\$729.00	\$829.33	\$1,099.75	\$773.05	\$867.35	\$2,112.90	\$3,449.52	na	na	na
	30-39	\$2,541.21	\$2,174.45	\$1,867.54	\$1,399.68	\$1,451.43	\$1,377.74	\$1,238.94	\$1,111.15	\$955.31	\$912.31	\$863.28		\$814.41	\$903.93	\$837.01	\$952.20	\$1,262.67	\$887.57	\$995.85	\$2,301.70	\$3,757.76	na	na	na
	40-49	\$2,664.17	\$2,279.67	\$1,957.91	\$1,467.41	\$1,521.66	\$1,444.40	\$1,298.89	\$1,164.93	\$1,001.54	\$956.46	\$905.05		\$853.82	\$947.67	\$877.50	\$998.27	\$1,323.76	\$930.52	\$1,044.03	\$2,459.29	\$4,015.04	na	na	na
	50-54	\$3,401.95	\$2,910.97	\$2,500.10	\$1,873.78	\$1,943.05	\$1,844.39	\$1,658.58	\$1,487.52	\$1,278.89	\$1,221.32	\$1,155.69		\$1,090.26	\$1,210.10	\$1,120.50	\$1,274.71	\$1,690.35	\$1,188.20	\$1,333.15	\$2,699.32	\$4,406.93	na	na	na
65+ MP	55-59	\$3,717.08	\$3,180.62	\$2,731.70	\$2,047.35	\$2,123.04	\$2,015.25	\$1,812.22	\$1,625.32	\$1,397.35	\$1,334.46	\$1,262.74		\$1,191.26	\$1,322.20	\$1,224.30	\$1,392.80	\$1,846.93	\$1,298.27	\$1,456.64	\$2,988.06	\$4,878.32	na	na	na
	60-64	\$5,018.06	\$4,293.84	\$3,687.78	\$2,763.92	\$2,866.10	\$2,720.59	\$2,446.50	\$2,194.17	\$1,886.43	\$1,801.52	\$1,704.69		\$1,608.19	\$1,784.97	\$1,652.80	\$1,880.27	\$2,493.36	\$1,752.67	\$1,966.47	\$3,673.91	\$5,998.02	na	na	na
	65+ MP	\$3,807.41	\$3,257.92	\$2,798.06	\$2,097.11	\$2,174.63	\$2,064.22	\$1,856.27	\$1,664.81	\$1,431.32	\$1,366.88	\$1,293.42		\$1,220.20	\$1,354.33	\$1,254.05	\$1,426.64	\$1,891.82	\$1,329.82	\$1,492.04	\$3,067.15	\$5,007.44	na	na	na
	65+ MS	\$6,491.78	\$5,554.87	\$4,770.83	\$3,575.64	\$3,707.83	\$3,519.57	\$3,165.01	\$2,838.57	\$2,440.44	\$2,330.59	\$2,205.34		\$2,080.49	\$2,309.18	\$2,138.20	\$2,432.48	\$3,225.61	\$2,267.40	\$2,543.98	\$4,668.41	\$7,621.67	na	na	na

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2012 - June 30, 2012

Geographic Region 8 - Alameda, Contra Costa, Marin, San Benito, San Francisco, Santa Clara (ziips 950, 951), Sonoma

Family Size	Age																							
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 70/50	PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50
	Deductible	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	\$3000 70/50%	\$750/\$750 80/60%	\$500 80%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%
	Coinurance Max Pharmacy	\$3000/\$6000 \$15/\$25/\$40	\$3500/\$7000 \$15/\$40/\$50	\$4000/\$8000 \$15/\$40/\$50	\$5000/\$10,000 \$15/\$40/\$50	\$5000/\$10,000 \$15/\$40/\$50	\$5000/\$10,000 \$15/\$40/\$50	\$5000/\$10,000 \$20/\$40/\$70	\$5000/\$10,000 \$20/\$40/\$70	\$5000/\$10,000 \$20/\$40/\$70	\$4000/\$8,000 \$20/\$40/\$70	\$2250/unlimited \$20/\$40/\$70	\$0/unlimited \$20/\$40/\$70	\$5000/\$10,000 \$20 Generic	\$5000/\$10,000 \$20 Generic	\$3500/\$7000 \$20/\$40/\$70	\$2500/\$5000 \$20/\$40/\$70	\$1000/\$2000 \$20/\$40/\$70	\$1500/\$3000 \$20/\$40/\$70	\$4500/\$9000 \$15/\$40/\$50	\$3500 \$10/\$25/\$50	\$6,000/\$12,000 \$15/\$40/\$50	\$7,500/\$15,000 \$20/\$40/\$70	\$5,500/\$11,000 \$20/\$40/\$70
Employee	Under 30	\$778.36	\$666.02	\$572.02	\$428.72	\$444.57	\$422.00	\$379.48	\$243.50	\$221.58	\$211.61	\$205.26	\$201.16	\$222.18	\$205.73	\$291.65	\$386.75	\$271.86	\$289.77	\$594.95	\$971.31	na	na	na
	30-39	\$1,016.65	\$869.92	\$747.14	\$559.97	\$580.67	\$551.19	\$495.65	\$318.05	\$289.41	\$276.39	\$268.10	\$262.74	\$290.20	\$268.71	\$380.94	\$505.15	\$355.09	\$378.48	\$716.86	\$1,170.34	na	na	na
	40-49	\$1,234.91	\$1,056.67	\$907.54	\$680.18	\$705.33	\$669.52	\$602.06	\$386.32	\$351.55	\$335.73	\$325.65	\$319.15	\$352.50	\$326.40	\$462.72	\$613.60	\$431.32	\$459.73	\$810.05	\$1,322.48	na	na	na
	50-54	\$1,626.65	\$1,391.88	\$1,195.43	\$895.96	\$929.08	\$881.91	\$793.05	\$508.88	\$463.07	\$442.23	\$428.96	\$420.39	\$464.32	\$429.94	\$609.50	\$808.25	\$568.15	\$605.57	\$1,125.46	\$1,837.41	na	na	na
	55-59	\$2,195.87	\$1,878.94	\$1,613.75	\$1,209.48	\$1,254.20	\$1,190.52	\$1,070.57	\$686.95	\$625.11	\$596.98	\$579.07	\$567.50	\$626.80	\$580.39	\$822.79	\$1,091.08	\$766.96	\$817.48	\$1,383.49	\$2,258.67	na	na	na
	60-64	\$2,880.82	\$2,465.03	\$2,117.13	\$1,586.75	\$1,645.42	\$1,561.88	\$1,404.51	\$901.23	\$820.10	\$783.20	\$759.70	\$744.52	\$822.32	\$761.44	\$1,079.44	\$1,431.42	\$1,006.19	\$1,072.48	\$1,763.36	\$2,878.85	na	na	na
Employee and Spouse	65+ MP	\$2,049.61	\$1,753.79	\$1,506.27	\$1,128.92	\$1,170.66	\$1,111.23	\$999.26	\$641.19	\$583.47	\$557.22	\$540.50	\$529.70	\$585.05	\$541.74	\$767.98	\$1,018.41	\$715.87	\$763.03	\$1,295.92	\$2,115.70	na	na	na
	65+ MS	\$3,402.93	\$2,911.79	\$2,500.83	\$1,874.33	\$1,943.63	\$1,844.95	\$1,659.06	\$1,064.56	\$968.73	\$925.14	\$897.38	\$879.46	\$971.35	\$899.44	\$1,275.07	\$1,690.84	\$1,188.55	\$1,266.85	\$2,616.44	\$4,271.57	na	na	na
	Under 30	\$2,185.76	\$1,870.29	\$1,608.32	\$1,203.91	\$1,248.42	\$1,185.04	\$1,065.64	\$683.79	\$622.23	\$594.23	\$576.40	\$564.89	\$623.92	\$577.72	\$819.00	\$1,086.06	\$763.43	\$813.72	\$1,454.16	\$2,374.05	na	na	na
	30-39	\$2,541.58	\$2,174.76	\$1,867.82	\$1,399.90	\$1,451.65	\$1,377.96	\$1,239.11	\$795.11	\$723.52	\$690.97	\$670.24	\$656.84	\$725.49	\$671.77	\$952.33	\$1,262.86	\$887.71	\$946.19	\$1,623.92	\$2,651.19	na	na	na
	40-49	\$2,541.59	\$2,174.75	\$1,867.82	\$1,399.90	\$1,451.65	\$1,377.95	\$1,239.11	\$795.10	\$723.53	\$690.97	\$670.23	\$656.85	\$725.49	\$671.77	\$952.33	\$1,262.86	\$887.71	\$946.18	\$1,615.82	\$2,964.49	na	na	na
	50-54	\$3,710.69	\$3,175.13	\$2,727.00	\$2,043.85	\$2,119.41	\$2,011.80	\$1,809.10	\$1,160.85	\$1,056.34	\$1,008.81	\$978.54	\$958.99	\$1,059.20	\$980.78	\$1,390.39	\$1,843.76	\$1,296.05	\$1,381.42	\$2,251.36	\$3,675.55	na	na	na
Employee and Dependents	55-59	\$4,574.80	\$3,914.52	\$3,362.04	\$2,519.79	\$2,612.96	\$2,480.29	\$2,230.39	\$1,431.17	\$1,302.33	\$1,243.73	\$1,206.41	\$1,182.31	\$1,305.86	\$1,209.17	\$1,714.17	\$2,273.12	\$1,597.86	\$1,703.11	\$2,664.68	\$4,350.33	na	na	na
	60-64	\$5,661.68	\$4,844.53	\$4,160.80	\$3,118.45	\$3,233.74	\$3,069.57	\$2,760.29	\$1,771.19	\$1,611.74	\$1,539.22	\$1,493.04	\$1,463.21	\$1,616.11	\$1,496.46	\$2,121.42	\$2,813.17	\$1,977.47	\$2,107.75	\$3,314.24	\$5,410.81	na	na	na
	65+ MP	\$4,099.26	\$3,507.61	\$3,012.56	\$2,257.86	\$2,341.34	\$2,222.48	\$1,998.54	\$1,282.40	\$1,166.95	\$1,114.45	\$1,081.01	\$1,059.41	\$1,170.11	\$1,083.49	\$1,535.98	\$2,036.84	\$1,431.76	\$1,526.08	\$2,591.77	\$4,231.29	na	na	na
	65+ MS	\$7,975.24	\$6,824.18	\$5,861.04	\$4,392.75	\$4,555.16	\$4,323.90	\$3,888.23	\$2,494.95	\$2,270.35	\$2,168.20	\$2,103.14	\$2,061.13	\$2,276.50	\$2,107.96	\$2,988.31	\$3,962.72	\$2,785.53	\$2,969.04	\$4,318.17	\$7,049.79	na	na	na
	Under 30	\$1,931.62	\$1,652.83	\$1,419.55	\$1,063.93	\$1,103.27	\$1,047.26	\$941.74	\$604.28	\$549.88	\$525.14	\$509.38	\$489.21	\$551.37	\$510.55	\$723.77	\$959.78	\$674.66	\$719.11	\$1,420.94	\$2,319.82	na	na	na
	30-39	\$2,134.90	\$1,826.77	\$1,568.95	\$1,175.90	\$1,219.37	\$1,157.47	\$1,040.84	\$667.88	\$607.75	\$580.40	\$562.99	\$551.74	\$609.40	\$564.28	\$799.95	\$1,060.78	\$745.66	\$794.79	\$1,576.84	\$2,574.34	na	na	na
Family	40-49	\$2,084.08	\$1,783.28	\$1,531.60	\$1,147.90	\$1,190.35	\$1,129.91	\$1,016.06	\$651.97	\$593.29	\$568.59	\$549.89	\$538.61	\$594.89	\$550.85	\$780.90	\$1,035.54	\$772.91	\$775.86	\$1,648.19	\$2,690.82	na	na	na
	50-54	\$2,439.90	\$2,087.75	\$1,793.09	\$1,343.90	\$1,393.58	\$1,322.83	\$1,189.54	\$763.29	\$694.58	\$663.33	\$643.42	\$630.57	\$696.46	\$644.89	\$914.22	\$1,212.34	\$852.20	\$908.33	\$1,787.10	\$2,917.60	na	na	na
	55-59	\$2,678.76	\$2,292.14	\$1,968.63	\$1,475.46	\$1,530.01	\$1,452.33	\$1,306.00	\$838.02	\$762.58	\$728.26	\$706.41	\$692.30	\$764.64	\$708.02	\$1,003.73	\$1,331.02	\$935.62	\$997.25	\$1,943.40	\$3,172.77	na	na	na
	60-64	\$3,546.55	\$3,034.67	\$2,606.38	\$1,953.43	\$2,025.66	\$1,922.81	\$1,729.08	\$1,109.49	\$1,009.62	\$964.19	\$935.26	\$916.57	\$1,012.35	\$937.40	\$1,328.89	\$1,762.21	\$1,238.71	\$1,320.32	\$2,413.83	\$3,940.81	na	na	na
	65+ MP	\$2,672.10	\$2,286.44	\$1,963.74	\$1,471.79	\$1,526.20	\$1,448.72	\$1,302.75	\$835.93	\$760.68	\$726.45	\$704.66	\$690.58	\$762.74	\$706.27	\$1,001.23	\$1,327.71	\$933.29	\$994.77	\$2,013.41	\$3,287.07	na	na	na
	65+ MS	\$4,025.50	\$3,444.50	\$2,958.36	\$2,217.24	\$2,299.22	\$2,182.48	\$1,962.58	\$1,259.32	\$1,145.96	\$1,094.39	\$1,061.56	\$1,040.36	\$1,149.06	\$1,063.99	\$1,508.34	\$2,000.18	\$1,406.00	\$1,498.62	\$3,336.23	\$5,446.69	na	na	na

Effective April 01, 2012 - June 30, 2012

Shasta^a, Sierra^a, Siskiyou^a, Solano, Tehama^a, Trinity^a, Tuolumne

<i>SERFF Tracking Number:</i>	<i>AETN-128000422</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Aetna Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>HAO-2012-0010</i>
<i>Company Tracking Number:</i>	<i>AETNA CA SG ALIC 040112</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003A Small Group Only - PPO</i>
<i>Product Name:</i>	<i>CA SG 2Q12 ALIC nongrand</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Attachment "2Q12 ALIC CA Rate Filing Form (4-11).xls" is not a PDF document and cannot be reproduced here.

See next page for attachment.

California Rate Filing Form
For Individual and Small Group Health Insurance
Rate Filings for Existing Products, Version 2
(do not use this form for initial filings for new product rates)

This rate filing submission should include:

- 1.) This Form
- 2.) A California Rate Filing Spreadsheet
- 3.) An actuarial certification
- 4.) A spreadsheet with rate information responsive to Questions 10 & 15 below
- 5.) A California Plain-Language Filing Form
- 6.) A California Plain-Language Spreadsheet

1. Company Name: Aetna Life Insurance Company

2. Number of Policy Forms covered by the filing: 1

3. Policy Form numbers covered by the filing:

GR-29N

4. Product Types covered by the filing. Select from the following:

	HMO (Health Maintenance Organization)
X	PPO (Preferred Provider Organization)
	EPO (Exclusive Provider Organization)
	POS (Point of Service)
	FFS (Fee for Service)
	Other (Describe):

5. Segment Type. One of the following:

	Large Group
X	Small Group (2-50 Employees)
	Individual

Note: Large Group, Small Group and Individual filings should not be combined within a single filing.

6. Plan/Insurer Type. One of the following: For Profit Company, not for Profit company

X	For Profit Company
	Not for Profit Company

7. Whether the products are open or closed. List each open or closed product by policy form number.
For each policy form number, indicate in column "C" of the California Rate Filing Spreadsheet whether the products are open or closed.

X If all policy forms listed in response to question 3, above are open, check here:

If all policy forms listed in response to question 3, above are closed, check here:

If only some policy forms listed are closed, check here:

8. Enrollment:

In Column "D" to the California Rate Filing Spreadsheet, state the number of lives, including dependents, covered by each product as of the end of the latest month for which the data has been compiled.

9. Insured months in each policy form:

In Column "E" of the California Rate Filing Spreadsheet, state the number of insured (or member) months for the experience period on which the rates were based. (Does not apply for new products.)

10. Annual Rate

In a separate spreadsheet, for each product included in the filing, show the current and proposed annual premium rates for all rating cells.

See Appendix A - Current Rates & Appendix B - Proposed Rates.

11. Total Earned Premium

For each policy form list:

In column "F" of the California Rate Filing Spreadsheet, state the experience period on which rates are based.

In Column "G" of the California Rate Filing Spreadsheet, state the period for which rates are to be effective.

In column "H" of the California Rate Filing Spreadsheet, state the total premium earned for the experience period on which the rates are based.

12. In column "I" of the California Rate Filing Spreadsheet, state the total dollar amount of incurred claims in each policy form for the experience period on which the rates are based.

If helpful to understanding the basis for the filed rate increases, the insurer may, but is not required to, disaggregate incurred claim data into the aggregate benefit categories listed in item 18 below.

13. In column "J" of the CA Rate Filing Spreadsheet, state the Average Rate Increase initially requested

The weighted average of the proposed rates increases included in the filing, weighting the increases by the number of covered lives for each product (per item 8, above). Rates for new products are not included in this calculation, as they have a weight of zero. (Does not apply to rates for new products).

14. Review Category: One of the following

	Initial Filing for New Product
X	Filing for Existing Product
	Resubmission

Resubmissions should be submitted through SERFF under the same state filing number and SERFF tracking number assigned to the original submission of this filing. Do not submit resubmissions as a new filing.

15. Average Rate of Increase

In those instances in which there is a revision to the rates requested after initial submission, the revision should be submitted as an amendment to the original submission of this filing under the rate/rule form tab. Submit a revised California Rate Filing Form, a revised spreadsheet responsive to Question 10, and a revised California Rate Filing Spreadsheet, completing columns A, B and J. Also, in the case of a resubmission, update the information under the "company rate information" field under the "Rate/Rule Schedule" tab in SERFF. The average rate of increase is a weighted average, calculated as in item 13, above.

16. Effective date of rate increase:

4/1/2012

The earliest anticipated date that the proposed rate increase, or new product rate,

will take effect for a policy holder. (Does not apply to rates for new products)

17. Number of policyholders or insureds affected by each policy form

This information was provided in item 8, above, and need not be repeated.

18. Overall medical trend factor and trend factors by aggregate benefit category:

Overall Medical Trend Factor

Overall means the weighted average of trend factors used to determine rate increases included in the filing, weighting the factor for each aggregate benefit category by the amount of projected medical costs attributable to that category.

Rating Area	Medical	Rx
CARA01	13.75%	11.50%
CARA02	12.25%	11.50%
CARA03	12.25%	11.50%
CARA04	12.25%	11.50%
CARA05	12.25%	11.50%
CARA06	11.25%	11.50%
CARA07	11.25%	11.50%
CARA08	11.25%	11.50%
CARA09	11.25%	11.50%

Medical Trend Factor by Aggregate Benefit Category

The aggregate benefit categories are each of the following - hospital inpatient, hospital outpatient (including emergency room), physician and other professional services, prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than hospital inpatient), other (describe).

	Statewide
Hospital Inpatient	14.6%
Hospital Outpatient (including ER)	15.0%
Physician/other Professional Services	10.2%
Laboratory (other than inpatient)	9.3%
Radiology (other than inpatient)	9.4%
Prescription Drug	11.5%
Other (describe)	10.7%

Medical Trend Factor by Aggregate Benefit Category

The insurer may, but is not required to, aggregate additional data in major geographic regions of the state. If the insurer chooses to so aggregate, the major geographic regions of the state are: Northern California (consisting of Monterey, Kings, Tulare, and Inyo counties, and all counties to the north), Southern California (consisting of San Luis Obispo, Kern, and San Bernardino counties, and all counties to the south).

	North	South
Hospital Inpatient	15.0%	14.4%
Hospital Outpatient (including ER)	13.7%	15.7%
Physician/other Professional Services	9.4%	10.7%
Laboratory (other than inpatient)	8.8%	9.6%
Radiology (other than inpatient)	8.9%	9.8%
Prescription Drug	11.5%	11.5%
Other (describe)	10.2%	11.1%

19. Projected Medical Trend

Use the same aggregate benefit categories used in item 18 - hospital inpatient, hospital outpatient (including emergency room), physician and other professional services, prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than Hospital inpatient), other (describe). Furthermore, within each aggregate category quantify the sources of trend, ie, actual-to-expected claim costs over the prior rating period, utilization of medical services, cost of medical services, plan design, risk factors, demographic factors, and administrative and other non-claim expenses.

	Use of Services	Price Inflation	Fees & Risk	Total
Hospital Inpatient	2.3%	12.0%	na	14.6%
Hospital Outpatient (including ER)	3.1%	11.6%	na	15.0%
Physician/other Professional Services	2.2%	7.9%	na	10.2%
Laboratory (other than inpatient)	2.1%	7.1%	na	9.3%
Radiology (other than inpatient)	2.0%	7.2%	na	9.4%
Prescription Drug	2.0%	9.3%	na	11.5%
Other (Home Health, Mental Health, Medical Rx)	2.9%	7.6%	na	10.7%

20. Comparison of claims cost and rates of changes over time

For each proposed rate increase, provide the projected annualized incurred claims cost per insured for the period covered by the proposed rate, the historical incurred claims cost per insured for the most recent 12 months of experience period on which the rates were based, and, if available, the historical incurred claims cost per insured for the next two most recent 12 month periods. Also, compare the rate of change of claims costs over all the projected and historical periods for which information is provided. Show all claim costs according to aggregate benefit category. (Does not apply to new products)

	Year 3	Year 2	Year 1		
Marketing Name	8/1/09-7/31/10	8/1/10-7/31/11	Projected Period 4/1/12-3/31/13	Change Year 2 over Year 3	Change Year 1 over Year 2
Aetna Life Insurance Company	\$256.62	\$322.04	\$326.04	25.5%	1.2%

21. Describe any changes in enrollee/insured cost-sharing, compared to the prior year, associated with the submitted rate filing, and quantify the impact of each change on each of the rates included in the filing. (Does not apply to rates for new products).

Aetna does not collect data on enrollee/insured cost sharing.

22. Describe any changes in enrollee/insured benefits, compared to the prior year associated with the submitted rate filing, and quantify the impact of each change on each of the rates included in the filing. (Does not apply to rates for new business).

There have been no changes to insured benefits when compared to the prior year.

23. Submit the required actuarial certification, described in Guidance 1163:2, under the "Supporting Documentation" tab in SERFF.

X	Submitted
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24. Changes in Administrative Costs

Administrative costs are the costs defined in Sections 158.150, 158.151, 158.160 and 158.161 of 45 Code of Federal Regulations Subtitle A, Subchapter B, in the interim final rule issued by the Department of Health and Human Services on December 1, 2010 at 75 Federal Register 74924-74926. Changes in administrative costs should be compared to the prior year, associated with the submitted rate filing, and changes should be shown separately for the costs defined by each of the sections of Code of Federal Regulations listed above this item. (Does not apply to rates for new products).

There have been no changes to administrative costs since the prior year.

25. Comments. Place any needed comments here.

NA

<i>SERFF Tracking Number:</i>	<i>AETN-128000422</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Aetna Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>HAO-2012-0010</i>
<i>Company Tracking Number:</i>	<i>AETNA CA SG ALIC 040112</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003A Small Group Only - PPO</i>
<i>Product Name:</i>	<i>CA SG 2Q12 ALIC nongrand</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Attachment "2Q12 CA PPO Rate Filing Form (Q.10 Rate Compare).xls" is not a PDF document and cannot be reproduced here.

See next page for attachment.

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2012 - June 30, 2012

Geographic Region 1 - San Diego

Family Size	Age																	
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50
	Deductible	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%
	Coinsurance	\$3000/\$6000 90/70%	\$3500/\$7000 80/60%	\$4000/\$8000 80/60%	\$5000/\$10,000 70/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 75/50%	\$5000/\$10,000 65/50%	\$4000/\$8,000 60/50%	\$2250/unlimited 75/50%	\$0/unlimited 100/50%	\$5000/\$10,000 60/50%	\$5000/\$10,000 50/50%	\$3500/\$7000 80/50%	\$2500/\$5000 90/50%	\$1000/\$2000 80/50%
	Pharmacy	\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$2250/unlimited 75/50%	\$0/unlimited 100/50%	\$5000/\$10,000 60/50%	\$5000/\$10,000 50/50%	\$3500/\$7000 80/50%	\$2500/\$5000 90/50%
Employee	Under 30	\$515.24	\$440.87	\$378.65	\$283.79	\$294.29	\$279.63	\$254.11	\$201.49	\$176.26	\$168.33	\$159.12	\$150.12	\$166.62	\$154.27	\$193.06	\$256.01	\$179.96
	30-39	\$672.98	\$575.84	\$494.57	\$370.67	\$384.38	\$365.24	\$331.90	\$263.17	\$230.22	\$219.86	\$207.83	\$196.08	\$217.63	\$201.50	\$252.16	\$334.39	\$235.05
	40-49	\$817.45	\$699.46	\$600.75	\$450.25	\$466.91	\$443.65	\$403.16	\$319.67	\$279.64	\$267.06	\$252.45	\$238.17	\$264.35	\$244.76	\$306.30	\$406.17	\$285.52
	50-54	\$1,076.77	\$921.35	\$791.32	\$593.08	\$615.02	\$584.38	\$531.05	\$421.08	\$368.36	\$351.78	\$332.54	\$313.73	\$348.21	\$322.40	\$403.47	\$535.02	\$376.09
	55-59	\$1,453.57	\$1,243.76	\$1,068.23	\$800.61	\$830.24	\$788.88	\$716.88	\$568.43	\$497.26	\$474.88	\$448.90	\$423.51	\$470.06	\$435.22	\$544.65	\$722.24	\$507.69
	60-64	\$1,906.98	\$1,631.72	\$1,401.44	\$1,050.35	\$1,089.21	\$1,034.95	\$940.50	\$745.74	\$652.36	\$623.01	\$588.93	\$555.62	\$616.68	\$570.98	\$714.54	\$947.53	\$666.06
	65+ MP	\$1,356.75	\$1,160.92	\$997.08	\$747.29	\$774.94	\$736.33	\$669.13	\$530.57	\$464.14	\$443.25	\$419.00	\$395.30	\$438.75	\$406.23	\$508.37	\$674.14	\$473.88
	65+ MS	\$2,252.59	\$1,927.45	\$1,655.43	\$1,240.71	\$1,286.61	\$1,222.52	\$1,110.95	\$880.90	\$770.60	\$735.93	\$695.66	\$656.31	\$728.45	\$674.46	\$844.04	\$1,119.26	\$786.77
Employee and Spouse	Under 30	\$1,446.88	\$1,238.03	\$1,063.31	\$796.93	\$826.41	\$785.25	\$713.58	\$565.82	\$494.97	\$472.70	\$446.83	\$421.56	\$467.90	\$433.21	\$542.14	\$718.92	\$505.36
	30-39	\$1,682.42	\$1,439.58	\$1,236.41	\$926.66	\$960.94	\$913.08	\$829.74	\$657.92	\$575.54	\$549.65	\$519.57	\$490.19	\$544.07	\$503.74	\$630.40	\$835.95	\$587.62
	40-49	\$1,682.41	\$1,439.57	\$1,236.41	\$926.66	\$960.95	\$913.08	\$829.75	\$657.92	\$575.54	\$549.64	\$519.57	\$490.18	\$544.06	\$503.74	\$630.40	\$835.95	\$587.63
	50-54	\$2,456.31	\$2,101.77	\$1,805.15	\$1,352.92	\$1,402.97	\$1,333.08	\$1,211.42	\$960.56	\$840.29	\$802.48	\$758.58	\$715.67	\$794.33	\$735.45	\$920.38	\$1,220.48	\$857.93
	55-59	\$3,028.32	\$2,591.21	\$2,225.51	\$1,667.97	\$1,729.69	\$1,643.52	\$1,493.53	\$1,184.25	\$1,035.97	\$989.35	\$935.22	\$882.33	\$979.31	\$906.72	\$1,134.71	\$1,504.69	\$1,057.71
	60-64	\$3,747.79	\$3,206.83	\$2,754.25	\$2,064.25	\$2,140.63	\$2,033.99	\$1,848.36	\$1,465.61	\$1,282.09	\$1,224.41	\$1,157.42	\$1,091.96	\$1,211.97	\$1,122.14	\$1,404.29	\$1,862.18	\$1,309.01
	65+ MP	\$2,713.53	\$2,321.86	\$1,994.18	\$1,494.59	\$1,549.89	\$1,472.68	\$1,338.28	\$1,061.15	\$928.28	\$886.51	\$838.01	\$790.61	\$877.51	\$812.47	\$1,016.75	\$1,348.29	\$947.77
	65+ MS	\$5,279.26	\$4,517.25	\$3,879.73	\$2,907.77	\$3,015.35	\$2,865.15	\$2,603.66	\$2,064.51	\$1,806.00	\$1,724.75	\$1,630.38	\$1,538.16	\$1,707.22	\$1,580.69	\$1,978.13	\$2,623.14	\$1,843.91
Employee and Dependents	Under 30	\$1,278.64	\$1,094.08	\$939.68	\$704.27	\$730.32	\$693.94	\$630.61	\$500.03	\$437.42	\$417.74	\$394.88	\$372.54	\$413.49	\$382.84	\$479.11	\$635.33	\$446.60
	30-39	\$1,413.21	\$1,209.23	\$1,038.57	\$778.38	\$807.18	\$766.98	\$696.97	\$552.65	\$483.45	\$461.70	\$436.43	\$411.75	\$457.01	\$423.14	\$529.52	\$702.19	\$493.59
	40-49	\$1,379.56	\$1,180.44	\$1,013.85	\$759.86	\$787.97	\$748.72	\$680.39	\$539.49	\$471.94	\$450.70	\$426.05	\$401.95	\$446.13	\$413.06	\$516.92	\$685.47	\$481.85
	50-54	\$1,615.11	\$1,381.98	\$1,186.94	\$889.59	\$922.50	\$876.54	\$796.55	\$631.60	\$552.52	\$527.66	\$498.79	\$470.58	\$522.30	\$483.58	\$605.18	\$802.51	\$564.12
	55-59	\$1,773.22	\$1,517.28	\$1,303.14	\$976.67	\$1,012.82	\$962.36	\$874.53	\$693.43	\$606.61	\$579.31	\$547.62	\$516.64	\$573.43	\$530.93	\$664.42	\$881.07	\$619.34
	60-64	\$2,347.66	\$2,008.79	\$1,725.30	\$1,293.07	\$1,340.91	\$1,274.12	\$1,157.84	\$918.07	\$803.11	\$766.98	\$725.02	\$684.02	\$759.19	\$702.93	\$879.66	\$1,166.49	\$819.98
	65+ MP	\$1,768.81	\$1,513.50	\$1,299.90	\$974.25	\$1,010.30	\$959.96	\$872.35	\$691.71	\$605.10	\$577.87	\$546.26	\$515.36	\$572.00	\$529.61	\$662.77	\$878.88	\$617.80
	65+ MS	\$2,664.70	\$2,280.08	\$1,958.29	\$1,467.70	\$1,522.00	\$1,446.18	\$1,314.20	\$1,042.06	\$911.58	\$870.57	\$822.93	\$776.38	\$861.72	\$797.85	\$998.46	\$1,324.03	\$930.71
Family	Under 30	\$1,817.00	\$1,554.74	\$1,335.32	\$1,000.79	\$1,037.82	\$986.12	\$896.12	\$710.56	\$621.58	\$593.62	\$561.14	\$529.40	\$587.59	\$544.04	\$680.83	\$902.82	\$634.63
	30-39	\$2,086.19	\$1,785.07	\$1,533.14	\$1,149.05	\$1,191.56	\$1,132.21	\$1,028.88	\$815.82	\$713.67	\$681.56	\$644.27	\$607.83	\$674.64	\$624.63	\$781.69	\$1,036.58	\$728.65
	40-49	\$2,187.13	\$1,871.44	\$1,607.33	\$1,204.66	\$1,249.23	\$1,187.00	\$1,078.67	\$855.30	\$748.20	\$714.54	\$675.44	\$637.24	\$707.28	\$654.86	\$819.52	\$1,086.73	\$763.91
	50-54	\$2,792.80	\$2,389.69	\$2,052.43	\$1,538.26	\$1,595.17	\$1,515.70	\$1,377.37	\$1,092.15	\$955.40	\$912.41	\$862.50	\$813.71	\$903.15	\$836.20	\$1,046.47	\$1,387.67	\$975.45
	55-59	\$3,051.51	\$2,611.06	\$2,242.56	\$1,680.74	\$1,742.94	\$1,656.11	\$1,504.97	\$1,193.32	\$1,043.91	\$996.93	\$942.39	\$889.09	\$986.81	\$913.67	\$1,143.40	\$1,516.22	\$1,065.81
	60-64	\$4,119.54	\$3,524.92	\$3,027.45	\$2,269.01	\$2,352.96	\$2,235.75	\$2,031.71	\$1,610.99	\$1,409.26	\$1,345.86	\$1,272.23	\$1,200.27	\$1,332.19	\$1,233.45	\$1,543.58	\$2,046.90	\$1,438.85
	65+ MP	\$3,125.66	\$2,674.51	\$2,297.05	\$1,721.59	\$1,785.29	\$1,696.35	\$1,541.54	\$1,222.32	\$1,069.27	\$1,021.16	\$965.29	\$910.69	\$1,010.79	\$935.87	\$1,171.18	\$1,553.07	\$1,091.72
	65+ MS	\$5,329.38	\$4,560.13	\$3,916.56	\$2,935.38	\$3,043.98	\$2,892.35	\$2,628.38	\$2,084.11	\$1,823.15	\$1,741.12	\$1,645.85	\$1,552.76	\$1,723.43	\$1,595.69	\$1,996.91	\$2,648.04	\$1,861.41

MC HRA HDHP \$3,000 70/50	MC HRA HDHP \$3,000 70/50	PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50
\$3000 70/50%	\$3000 70/50%	\$750/\$750 80/60%	\$500 80%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%
\$1500/\$3000	\$1500/\$3000	\$4500/\$9000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000
\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
\$201.91	\$201.91	\$634.71	\$1,036.24	na	na	na
\$263.72	\$263.72	\$764.77	\$1,248.58	na	na	na
\$320.34	\$320.34	\$864.19	\$1,410.89	na	na	na
\$421.96	\$421.96	\$1,200.67	\$1,960.24	na	na	na
\$569.62	\$569.62	\$1,475.95	\$2,409.66	na	na	na
\$747.30	\$747.30	\$1,881.20	\$3,071.29	na	na	na
\$531.68	\$531.68	\$1,382.52	\$2,257.13	na	na	na
\$882.74	\$882.74	\$2,791.29	\$4,557.12	na	na	na
\$567.00	\$567.00	\$1,551.34	\$2,532.75	na	na	na
\$659.29	\$659.29	\$1,732.44	\$2,828.42	na	na	na
\$659.30	\$659.30	\$1,937.17	\$3,162.66	na	na	na
\$962.57	\$962.57	\$2,401.81	\$3,921.25	na	na	na
\$1,186.73	\$1,186.73	\$2,842.76	\$4,641.15	na	na	na
\$1,468.67	\$1,468.67	\$3,535.73	\$5,772.50	na	na	na
\$1,063.37	\$1,063.37	\$2,764.97	\$4,514.14	na	na	na
\$2,068.82	\$2,068.82	\$4,606.74	\$7,521.06	na	na	na
\$501.07	\$501.07	\$1,515.90	\$2,474.89	na	na	na
\$553.80	\$553.80	\$1,682.22	\$2,746.43	na	na	na
\$540.62	\$540.62	\$1,758.34	\$2,870.70	na	na	na
\$632.92	\$632.92	\$1,906.53	\$3,112.64	na	na	na
\$694.88	\$694.88	\$2,073.28	\$3,384.87	na	na	na
\$919.99	\$919.99	\$2,575.15	\$4,204.24	na	na	na
\$693.16	\$693.16	\$2,147.96	\$3,506.81	na	na	na
\$1,044.24	\$1,044.24	\$3,559.18	\$5,810.79	na	na	na
\$712.04	\$712.04	\$2,432.53	\$3,971.40	na	na	na
\$817.52	\$817.52	\$2,649.90	\$4,326.27	na	na	na
\$857.08	\$857.08	\$2,831.33	\$4,622.48	na	na	na
\$1,094.43	\$1,094.43	\$3,107.67	\$5,073.65	na	na	na
\$1,195.82	\$1,195.82	\$3,440.09	\$5,616.35	na	na	na
\$1,614.35	\$1,614.35	\$4,229.67	\$6,905.45	na	na	na
\$1,224.87	\$1,224.87	\$3,531.13	\$5,765.00	na	na	na
\$2,088.46	\$2,088.46	\$5,374.63	\$8,774.73	na	na	na

Aetna Life Insurance Company

Standard Employee Risk Rates

Effective February 01, 2012 - March 31, 2012

Geographic Region 1 - San Diego

Family Size	Age	Category																	
			MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50
			Deductible \$250/\$250 90/70%	Deductible \$250/\$250 80/60%	Deductible \$500/\$500 80/60%	Deductible \$1000 70/50%	Deductible \$750 80/50%	Deductible \$1000/\$1000 80/50%	Deductible \$2000/\$2000 80/50%	Deductible \$2500 75/50%	Deductible \$3500 65/50%	Deductible \$4500 60/50%	Deductible \$7500 75/50%	Deductible \$10,000 100/50%	Deductible \$2250 60/50%	Deductible \$3750 50/50%	Deductible \$2000 80/50%	Deductible \$3000/\$3000 90/50%	Deductible \$3500 80/50%
			Coinsurance \$3000/\$6000 90/70%	Coinsurance \$3500/\$7000 80/60%	Coinsurance \$4000/\$8000 80/60%	Coinsurance \$5000/\$10,000 70/50%	Coinsurance \$5000/\$10,000 80/50/50	Coinsurance \$5000/\$10,000 80/50/50	Coinsurance \$5000/\$10,000 80/50/50	Coinsurance \$5000/\$10,000 75/50%	Coinsurance \$5000/\$10,000 65/50%	Coinsurance \$4000/\$8,000 60/50%	Coinsurance \$2250/unlimited 75/50%	Coinsurance \$0/unlimited 100/50%	Coinsurance \$5000/\$10,000 60/50%	Coinsurance \$5000/\$10,000 50/50%	Coinsurance \$3500/\$7000 80/50%	Coinsurance \$2500/\$5000 90/50%	Coinsurance \$2000/\$4000 80/50%
Employee	Under 30	Pharmacy	\$15/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
			\$515.15	\$438.06	\$377.89	\$278.23	\$288.52	\$284.10	\$259.52	\$195.20	\$164.89	na	na	\$152.06	na	na	\$205.65	\$247.25	\$169.83
			\$672.86	\$572.17	\$493.58	\$363.41	\$376.85	\$371.07	\$338.97	\$254.96	\$215.37	na	na	\$198.61	na	na	\$268.61	\$322.94	\$221.82
			\$817.31	\$695.00	\$599.54	\$441.43	\$457.75	\$450.74	\$411.74	\$309.69	\$261.61	na	na	\$241.25	na	na	\$326.27	\$392.27	\$269.44
			\$1,076.58	\$915.48	\$789.73	\$581.46	\$602.96	\$593.72	\$542.36	\$407.94	\$344.59	na	na	\$317.78	na	na	\$429.78	\$516.71	\$354.92
			\$1,453.31	\$1,235.83	\$1,066.08	\$784.93	\$813.96	\$801.49	\$732.14	\$550.69	\$465.18	na	na	\$428.98	na	na	\$580.17	\$697.53	\$479.12
			\$1,906.64	\$1,621.32	\$1,398.62	\$1,029.77	\$1,067.85	\$1,051.49	\$960.52	\$722.46	\$610.28	na	na	\$562.80	na	na	\$761.14	\$915.11	\$628.56
Employee and Spouse	Under 30	Pharmacy	\$1,356.51	\$1,153.52	\$995.08	\$732.65	\$759.74	\$748.10	\$683.38	\$514.01	\$434.20	na	na	\$400.41	na	na	\$541.53	\$651.07	\$447.20
			\$2,252.20	\$1,915.17	\$1,652.11	\$1,216.40	\$1,261.39	\$1,242.06	\$1,134.60	\$853.40	\$720.89	na	na	\$664.79	na	na	\$899.09	\$1,080.96	\$742.48
			\$1,446.62	\$1,230.14	\$1,061.17	\$781.31	\$810.21	\$797.80	\$728.77	\$548.15	\$463.04	na	na	\$427.01	na	na	\$577.50	\$694.32	\$476.91
			\$1,682.12	\$1,430.40	\$1,233.93	\$908.51	\$942.11	\$927.67	\$847.41	\$637.39	\$538.42	na	na	\$496.52	na	na	\$671.51	\$807.34	\$554.54
			\$1,682.12	\$1,430.40	\$1,233.92	\$908.51	\$942.10	\$927.67	\$847.41	\$637.38	\$538.42	na	na	\$496.52	na	na	\$671.51	\$807.34	\$554.54
			\$2,455.88	\$2,088.37	\$1,801.52	\$1,326.41	\$1,375.47	\$1,354.39	\$1,237.22	\$930.58	\$786.08	na	na	\$724.92	na	na	\$980.40	\$1,178.72	\$809.64
			\$3,027.78	\$2,574.69	\$2,221.04	\$1,635.29	\$1,695.77	\$1,669.80	\$1,525.32	\$1,147.29	\$969.14	na	na	\$893.73	na	na	\$1,208.71	\$1,453.21	\$998.18
Employee and Dependents	Under 30	Pharmacy	\$3,747.13	\$3,186.39	\$2,748.72	\$2,023.81	\$2,098.65	\$2,066.50	\$1,887.71	\$1,419.86	\$1,199.39	na	na	\$1,106.07	na	na	\$1,495.87	\$1,798.47	\$1,235.32
			\$2,713.05	\$2,307.06	\$1,990.17	\$1,465.31	\$1,519.50	\$1,496.22	\$1,366.77	\$1,028.03	\$868.40	na	na	\$800.83	na	na	\$1,083.07	\$1,302.15	\$894.41
			\$5,278.34	\$4,488.46	\$3,871.94	\$2,850.80	\$2,956.24	\$2,910.94	\$2,659.09	\$2,000.06	\$1,689.50	na	na	\$1,558.03	na	na	\$2,107.14	\$2,533.38	\$1,740.11
			\$1,278.42	\$1,087.11	\$937.79	\$690.47	\$716.00	\$705.04	\$644.04	\$484.42	\$409.20	na	na	\$377.36	na	na	\$510.35	\$613.59	\$421.46
			\$1,412.96	\$1,201.52	\$1,036.49	\$763.14	\$791.36	\$779.23	\$711.82	\$535.40	\$452.26	na	na	\$417.07	na	na	\$564.06	\$678.16	\$465.81
			\$1,379.33	\$1,172.91	\$1,011.81	\$744.97	\$772.52	\$760.69	\$694.87	\$522.65	\$441.50	na	na	\$407.14	na	na	\$550.63	\$662.01	\$454.72
			\$1,614.82	\$1,373.18	\$1,184.56	\$872.16	\$904.41	\$890.55	\$813.51	\$611.89	\$516.87	na	na	\$476.66	na	na	\$644.65	\$775.04	\$532.36
Family	Under 30	Pharmacy	\$1,772.91	\$1,507.60	\$1,300.52	\$957.54	\$992.96	\$977.75	\$893.15	\$671.79	\$567.48	na	na	\$523.32	na	na	\$707.76	\$850.92	\$584.48
			\$2,347.24	\$1,995.99	\$1,721.83	\$1,267.74	\$1,314.62	\$1,294.48	\$1,182.49	\$889.41	\$751.31	na	na	\$692.86	na	na	\$937.03	\$1,126.58	\$773.81
			\$1,768.50	\$1,503.86	\$1,297.30	\$955.16	\$990.48	\$975.31	\$890.93	\$670.12	\$566.07	na	na	\$522.02	na	na	\$706.00	\$848.81	\$583.02
			\$2,664.24	\$2,265.55	\$1,954.36	\$1,438.94	\$1,492.16	\$1,469.30	\$1,342.18	\$1,009.53	\$852.78	na	na	\$786.41	na	na	\$1,063.58	\$1,278.72	\$878.32
			\$1,816.69	\$1,544.83	\$1,332.64	\$981.18	\$1,017.47	\$1,001.88	\$915.20	\$688.38	\$581.49	na	na	\$536.24	na	na	\$725.23	\$871.93	\$598.91
			\$2,085.82	\$1,773.69	\$1,530.06	\$1,126.54	\$1,168.21	\$1,150.30	\$1,050.79	\$790.36	\$667.63	na	na	\$615.68	na	na	\$832.67	\$1,001.10	\$687.63
			\$2,186.75	\$1,859.51	\$1,604.10	\$1,181.06	\$1,224.73	\$1,205.97	\$1,101.63	\$828.60	\$699.94	na	na	\$645.48	na	na	\$872.96	\$1,049.54	\$720.91
Family	Under 30	Pharmacy	\$2,792.31	\$2,374.46	\$2,048.31	\$1,508.12	\$1,563.89	\$1,539.93	\$1,406.70	\$1,058.06	\$893.76	na	na	\$824.22	na	na	\$1,114.71	\$1,340.19	\$920.55
			\$3,050.97	\$2,594.41	\$2,238.05	\$1,647.82	\$1,708.76	\$1,682.59	\$1,537.00	\$1,156.08	\$976.56	na	na	\$900.57	na	na	\$1,217.96	\$1,464.34	\$1,005.82
			\$4,118.81	\$3,502.45	\$3,021.37	\$2,224.55	\$2,306.82	\$2,271.48	\$2,074.96	\$1,560.69	\$1,318.36	na	na	\$1,215.78	na	na	\$1,644.25	\$1,976.86	\$1,357.85
			\$3,125.11	\$2,657.46	\$2,292.45	\$1,687.86	\$1,750.28	\$1,723.47	\$1,574.36	\$1,184.17	\$1,000.30	na	na	\$922.46	na	na	\$1,247.56	\$1,499.92	\$1,030.26
			\$5,328.45	\$4,531.07	\$3,908.70	\$2,877.87	\$2,984.30	\$2,938.58	\$2,684.34	\$2,019.05	\$1,705.54	na	na	\$1,572.83	na	na	\$2,127.14	\$2,557.43	\$1,756.63

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates
 Change in rates 2Q12 vs February/March 2012
Geographic Region 1 - San Diego

MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50	Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	
\$3000 80/50%	\$5000 80/50%	\$500/\$500 90/70%	\$500 80%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%			Deductible	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%
\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	\$6,000/\$12,000 0	\$7,500/\$15,000 0	\$5,500/\$11,000 00			Coinsurance	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000
\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70			Max Pharmacy	\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
\$225.76	\$202.28	\$834.21	\$1,031.99	na	na	na	Employee	Under 30	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$294.87	\$264.21	\$1,005.15	\$1,243.46	na	na	na		30-39	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$358.18	\$320.93	\$1,135.81	\$1,405.10	na	na	na		40-49	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$471.80	\$422.73	\$1,578.06	\$1,952.20	na	na	na		50-54	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$636.90	\$570.66	\$1,939.86	\$2,399.77	na	na	na		55-59	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$835.57	\$748.67	\$2,472.50	\$3,058.70	na	na	na		60-64	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$594.48	\$532.65	\$1,817.07	\$2,247.88	na	na	na		65+ MP	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$987.01	\$884.35	\$3,668.64	\$4,538.43	na	na	na		65+ MS	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$633.97	\$568.03	\$2,038.95	\$2,522.36	na	na	na	Employee and Spouse	Under 30	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$737.17	\$660.51	\$2,276.98	\$2,816.82	na	na	na		30-39	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$737.18	\$660.51	\$2,546.05	\$3,149.69	na	na	na		40-49	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$1,076.27	\$964.33	\$3,156.74	\$3,905.17	na	na	na		50-54	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$1,326.90	\$1,188.90	\$3,736.29	\$4,622.11	na	na	na		55-59	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$1,642.15	\$1,471.36	\$4,647.07	\$5,748.83	na	na	na		60-64	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$1,188.97	\$1,065.31	\$3,634.04	\$4,495.63	na	na	na		65+ MP	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$2,313.19	\$2,072.60	\$6,054.72	\$7,490.22	na	na	na		65+ MS	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$560.26	\$501.99	\$1,992.38	\$2,464.74	na	na	na	Employee and Dependents	Under 30	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$619.21	\$554.82	\$2,210.97	\$2,735.17	na	na	na		30-39	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$604.48	\$541.61	\$2,311.01	\$2,858.92	na	na	na		40-49	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$707.68	\$634.08	\$2,505.78	\$3,099.87	na	na	na		50-54	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$776.96	\$696.15	\$2,724.94	\$3,370.98	na	na	na		55-59	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$1,028.66	\$921.68	\$3,384.56	\$4,187.00	na	na	na		60-64	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$775.03	\$694.42	\$2,823.10	\$3,492.43	na	na	na		65+ MP	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$1,167.58	\$1,046.14	\$4,677.89	\$5,786.96	na	na	na		65+ MS	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$796.15	\$713.34	\$3,197.12	\$3,955.11	na	na	na	Family	Under 30	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$914.09	\$819.03	\$3,482.80	\$4,308.53	na	na	na		30-39	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$958.33	\$858.66	\$3,721.25	\$4,603.51	na	na	na		40-49	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$1,223.70	\$1,096.43	\$4,084.46	\$5,052.84	na	na	na		50-54	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$1,337.06	\$1,198.00	\$4,521.36	\$5,593.31	na	na	na		55-59	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$1,805.04	\$1,617.31	\$5,559.14	\$6,877.14	na	na	na		60-64	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$1,369.56	\$1,227.11	\$4,641.03	\$5,741.36	na	na	na		65+ MP	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	
\$2,335.15	\$2,092.28	\$7,063.97	\$8,738.75	na	na	na		65+ MS	0.0%	0.6%	0.2%	2.0%	2.0%	-1.6%	-2.1%	3.2%	6.9%	na	

[illegible]

Family Size	Age																			
	Category	Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,250	MC \$2,000	MC \$2,500	MC \$3,500	MC \$4,500	MC \$7,500	MC \$10,000	MC \$2,250	MC \$3,750	MC HSA	MC HSA	MC HSA	MC HRA
			90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	60/50	75/50	100/50	60/50	50/50	HDHP \$2,000	HDHP \$3,000	HDHP \$3,500	HDHP \$3,000
																	80/50	90/50	80/50	70/50
		Deductible Coinsurance Coinsurance Max Pharmacy	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1250/\$1250	\$2000/\$2000	\$2500	\$3500	\$4500	\$7500	\$10,000	\$2250	\$3750	\$2000	\$3000/\$3000	\$3500	\$3000
			90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	60/50%	75/50%	100/50%	60/50%	50/50%	80/50%	90/50%	80/50%	70/50%
			\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$1000/\$2000	\$1500/\$3000
			\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
Employee	Under 30		\$587.28	\$502.51	\$431.59	\$323.47	\$335.43	\$318.73	\$288.13	\$222.67	\$187.65	\$179.21	\$172.47	\$164.26	\$182.31	\$168.81	\$220.05	\$291.80	\$205.12	\$230.14
	30-39		\$767.07	\$656.35	\$563.72	\$422.50	\$438.12	\$416.31	\$376.34	\$290.84	\$245.10	\$234.07	\$225.27	\$214.55	\$238.12	\$220.49	\$287.42	\$381.13	\$267.92	\$300.60
	40-49		\$931.75	\$797.26	\$684.74	\$513.20	\$532.18	\$505.68	\$457.13	\$353.28	\$297.72	\$284.33	\$273.63	\$260.61	\$289.24	\$267.83	\$349.12	\$462.95	\$325.43	\$365.13
	50-54		\$1,227.32	\$1,050.17	\$901.96	\$676.00	\$701.00	\$666.10	\$602.15	\$465.35	\$392.16	\$374.52	\$360.44	\$343.28	\$381.00	\$352.79	\$459.87	\$609.82	\$428.67	\$480.96
	55-59		\$1,656.80	\$1,417.65	\$1,217.58	\$912.56	\$946.30	\$899.18	\$812.86	\$628.18	\$529.39	\$505.58	\$486.56	\$463.40	\$514.32	\$476.24	\$620.79	\$823.21	\$578.67	\$649.26
	60-64		\$2,173.61	\$1,859.86	\$1,597.38	\$1,197.21	\$1,241.47	\$1,179.66	\$1,066.41	\$824.13	\$694.52	\$663.28	\$638.34	\$607.95	\$674.76	\$624.79	\$814.44	\$1,079.99	\$759.18	\$851.78
	65+ MP		\$1,546.45	\$1,323.23	\$1,136.48	\$851.77	\$883.27	\$839.29	\$758.72	\$586.34	\$494.13	\$471.90	\$454.16	\$432.54	\$480.07	\$444.52	\$579.44	\$768.38	\$540.13	\$606.01
	65+ MS		\$2,567.54	\$2,196.94	\$1,886.88	\$1,414.19	\$1,466.47	\$1,393.46	\$1,259.68	\$973.50	\$820.39	\$783.49	\$754.03	\$718.13	\$797.05	\$738.02	\$962.04	\$1,275.73	\$896.77	\$1,006.15
Employee and Spouse	Under 30		\$1,649.17	\$1,411.13	\$1,211.97	\$908.35	\$941.94	\$895.04	\$809.11	\$625.29	\$526.95	\$503.25	\$484.32	\$461.27	\$511.96	\$474.05	\$617.94	\$819.42	\$576.01	\$646.27
	30-39		\$1,917.65	\$1,640.85	\$1,409.27	\$1,056.23	\$1,095.28	\$1,040.75	\$940.83	\$727.09	\$612.74	\$585.17	\$563.17	\$536.36	\$595.29	\$551.22	\$718.53	\$952.81	\$669.78	\$751.48
	40-49		\$1,917.65	\$1,640.85	\$1,409.27	\$1,056.23	\$1,095.28	\$1,040.75	\$940.83	\$727.09	\$612.74	\$585.18	\$563.16	\$536.36	\$595.29	\$551.22	\$718.53	\$952.81	\$669.78	\$751.48
	50-54		\$2,799.75	\$2,395.63	\$2,057.53	\$1,542.08	\$1,599.11	\$1,519.49	\$1,373.61	\$1,061.54	\$894.59	\$854.35	\$822.22	\$783.08	\$869.13	\$804.77	\$1,049.05	\$1,391.11	\$977.87	\$1,097.15
	55-59		\$3,451.73	\$2,953.49	\$2,536.66	\$1,901.19	\$1,971.49	\$1,873.33	\$1,693.48	\$1,308.73	\$1,102.91	\$1,053.31	\$1,013.69	\$965.43	\$1,071.52	\$992.18	\$1,293.34	\$1,715.05	\$1,205.59	\$1,352.65
	60-64		\$4,271.80	\$3,655.19	\$3,139.33	\$2,352.88	\$2,439.87	\$2,318.39	\$2,095.82	\$1,619.67	\$1,364.94	\$1,303.55	\$1,254.53	\$1,194.81	\$1,326.10	\$1,227.90	\$1,600.62	\$2,122.51	\$1,492.02	\$1,674.01
	65+ MP		\$3,092.93	\$2,646.48	\$2,272.98	\$1,703.56	\$1,766.55	\$1,678.60	\$1,517.45	\$1,172.69	\$988.27	\$943.81	\$908.32	\$865.08	\$960.15	\$889.05	\$1,158.90	\$1,536.77	\$1,080.27	\$1,212.04
	65+ MS		\$6,017.39	\$5,148.83	\$4,422.16	\$3,314.35	\$3,436.88	\$3,265.77	\$2,952.24	\$2,281.53	\$1,922.70	\$1,836.22	\$1,767.17	\$1,683.04	\$1,867.99	\$1,729.66	\$2,254.68	\$2,989.85	\$2,101.70	\$2,358.06
Employee and Dependents	Under 30		\$1,457.42	\$1,247.05	\$1,071.05	\$802.74	\$832.42	\$790.98	\$715.04	\$552.59	\$465.68	\$444.74	\$428.01	\$407.64	\$452.43	\$418.93	\$546.09	\$724.14	\$509.04	\$571.13
	30-39		\$1,610.80	\$1,378.29	\$1,183.77	\$887.22	\$920.02	\$874.22	\$790.29	\$610.74	\$514.69	\$491.54	\$473.05	\$450.54	\$463.02	\$463.56	\$800.35	\$562.61	\$631.24	\$631.24
	40-49		\$1,572.46	\$1,345.49	\$1,155.59	\$866.10	\$898.13	\$853.41	\$771.47	\$596.21	\$502.44	\$479.84	\$461.79	\$439.81	\$488.14	\$452.00	\$589.19	\$781.30	\$549.21	\$616.21
	50-54		\$1,840.92	\$1,575.20	\$1,352.90	\$1,013.97	\$1,051.47	\$999.12	\$903.20	\$698.00	\$588.22	\$561.76	\$540.64	\$514.90	\$571.48	\$529.17	\$689.78	\$914.70	\$642.98	\$721.42
	55-59		\$2,021.15	\$1,729.41	\$1,485.34	\$1,113.24	\$1,154.40	\$1,096.92	\$991.62	\$766.32	\$645.81	\$616.76	\$593.56	\$565.31	\$627.43	\$580.97	\$757.31	\$1,004.24	\$705.93	\$792.04
	60-64		\$2,675.91	\$2,289.65	\$1,966.52	\$1,473.87	\$1,528.36	\$1,452.27	\$1,312.85	\$1,014.58	\$855.02	\$816.56	\$785.85	\$748.44	\$830.69	\$769.17	\$1,002.65	\$1,329.56	\$934.62	\$1,048.62
	65+ MP		\$2,016.12	\$1,725.11	\$1,481.64	\$1,110.46	\$1,151.53	\$1,094.19	\$989.15	\$764.42	\$644.20	\$615.22	\$592.09	\$563.91	\$625.87	\$579.52	\$755.42	\$1,001.75	\$704.17	\$790.06
	65+ MS		\$3,037.27	\$2,598.87	\$2,232.08	\$1,672.92	\$1,734.76	\$1,648.39	\$1,490.14	\$1,151.60	\$970.48	\$926.83	\$891.98	\$849.51	\$942.87	\$873.04	\$1,138.05	\$1,509.12	\$1,060.83	\$1,190.23
Family	Under 30		\$2,071.05	\$1,772.11	\$1,522.01	\$1,140.72	\$1,182.90	\$1,124.01	\$1,016.10	\$785.25	\$661.75	\$631.99	\$608.22	\$579.27	\$642.92	\$595.31	\$776.01	\$1,029.04	\$723.36	\$811.59
	30-39		\$2,377.87	\$2,034.64	\$1,747.49	\$1,309.72	\$1,358.14	\$1,290.53	\$1,166.63	\$901.58	\$759.79	\$725.61	\$698.32	\$665.09	\$738.16	\$683.50	\$890.98	\$1,181.48	\$830.53	\$931.83
	40-49		\$2,492.94	\$2,133.10	\$1,832.05	\$1,373.09	\$1,423.87	\$1,352.97	\$1,223.08	\$945.21	\$796.56	\$760.73	\$732.11	\$697.27	\$773.88	\$716.58	\$934.09	\$1,238.65	\$870.71	\$976.92
	50-54		\$3,183.28	\$2,723.80	\$2,339.39	\$1,753.33	\$1,818.16	\$1,727.64	\$1,561.78	\$1,206.96	\$1,017.14	\$971.39	\$934.86	\$890.36	\$988.19	\$915.02	\$1,192.76	\$1,581.67	\$1,111.83	\$1,247.45
	55-59		\$3,478.17	\$2,976.11	\$2,556.10	\$1,915.76	\$1,986.59	\$1,887.68	\$1,706.45	\$1,318.76	\$1,111.36	\$1,061.37	\$1,021.45	\$972.83	\$1,079.73	\$999.78	\$1,303.24	\$1,728.19	\$1,214.82	\$1,363.01
	60-64		\$4,695.53	\$4,017.76	\$3,450.73	\$2,586.27	\$2,681.88	\$2,548.36	\$2,303.71	\$1,780.33	\$1,500.33	\$1,432.85	\$1,378.97	\$1,313.32	\$1,457.64	\$1,349.70	\$1,759.39	\$2,333.05	\$1,640.01	\$1,840.05
	65+ MP		\$3,562.69	\$3,048.44	\$2,618.21	\$1,962.30	\$2,034.86	\$1,933.55	\$1,747.92	\$1,350.81	\$1,138.37	\$1,087.16	\$1,046.28	\$996.47	\$1,105.97	\$1,024.08	\$1,334.91	\$1,770.18	\$1,244.34	\$1,396.12
	65+ MS		\$6,074.52	\$5,197.71	\$4,464.15	\$3,345.81	\$3,469.51	\$3,296.78	\$2,980.27	\$2,303.19	\$1,940.95	\$1,853.65	\$1,783.95	\$1,699.02	\$1,885.73	\$1,746.08	\$2,276.08	\$3,018.23	\$2,121.66	\$2,380.44

* Indemnity Only

PPO and Indemnity Only (no MC)

PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50
\$750/\$750	\$500	\$1,000	\$2,500	\$3,500
80/60%	80%	70/50%	75/50%	80/50%
\$4500/\$9000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000
\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
\$1,051.91	\$1,717.34	na	na	na
\$1,267.46	\$2,069.24	na	na	na
\$1,432.22	\$2,338.23	na	na	na
\$1,989.88	\$3,248.66	na	na	na
\$2,446.10	\$3,993.48	na	na	na
\$3,117.74	\$5,089.99	na	na	na
\$2,291.26	\$3,740.70	na	na	na
\$4,626.03	\$7,552.42	na	na	na
\$2,571.05	\$4,197.47	na	na	na
\$2,871.19	\$4,687.48	na	na	na
\$3,210.48	\$5,241.41	na	na	na
\$3,980.55	\$6,498.61	na	na	na
\$4,711.33	\$7,691.68	na	na	na
\$5,859.80	\$9,566.66	na	na	na
\$4,582.40	\$7,481.20	na	na	na
\$7,634.79	\$12,464.50	na	na	na
\$2,512.32	\$4,101.59	na	na	na
\$2,787.96	\$4,551.60	na	na	na
\$2,914.11	\$4,757.55	na	na	na
\$3,159.70	\$5,158.50	na	na	na
\$3,436.05	\$5,609.67	na	na	na
\$4,267.82	\$6,967.60	na	na	na
\$3,559.83	\$5,811.77	na	na	na
\$5,898.66	\$9,630.11	na	na	na
\$4,031.45	\$6,581.72	na	na	na
\$4,391.69	\$7,169.84	na	na	na
\$4,692.37	\$7,660.73	na	na	na
\$5,150.37	\$8,408.45	na	na	na
\$5,701.28	\$9,307.87	na	na	na
\$7,009.88	\$11,444.27	na	na	na
\$5,852.18	\$9,554.22	na	na	na
\$8,907.42	\$14,542.19	na	na	na

Family Size	Age	Category	Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$4,500	MC \$7,500	MC \$10,000	MC \$2,250	MC \$3,750	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA
				90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	60/50	75/50	100/50	60/50	50/50	HDHP \$2,000	HDHP \$3,000	HDHP \$3,500	HDHP \$3,000	HDHP \$5,000
				\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$4500	\$7500	\$10,000	\$2250	\$3750	\$2000	\$3000/\$3000	\$3500	\$3000	\$5000
			Deductible Coinsurance Coinsurance Max Pharmacy	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	60/50%	75/50%	100/50%	60/50%	50/50%	80/50%	90/50%	80/50%	80/50%	80/50%
				\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000
Employee	Under 30			\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
	30-39			\$590.06	\$501.76	\$432.84	\$318.69	\$330.48	\$325.41	\$297.25	\$216.78	\$176.41	na	na	\$167.21	na	na	\$235.56	\$283.21	\$194.53	\$258.59	\$231.69
	40-49			\$770.70	\$655.37	\$565.35	\$416.25	\$431.65	\$425.03	\$388.25	\$283.15	\$230.42	na	na	\$218.40	na	na	\$307.67	\$369.91	\$254.08	\$337.75	\$302.62
	50-54			\$936.16	\$796.07	\$686.72	\$505.62	\$524.32	\$516.28	\$471.60	\$343.93	\$279.88	na	na	\$265.29	na	na	\$373.73	\$449.33	\$308.63	\$410.27	\$367.59
	55-59			\$1,233.13	\$1,048.60	\$904.57	\$666.01	\$690.65	\$680.06	\$621.21	\$453.04	\$368.67	na	na	\$349.44	na	na	\$492.28	\$591.86	\$406.54	\$540.41	\$484.20
	60-64			\$1,664.65	\$1,415.54	\$1,221.11	\$899.07	\$932.33	\$918.03	\$838.59	\$611.57	\$497.68	na	na	\$471.72	na	na	\$664.55	\$798.98	\$548.80	\$729.52	\$653.63
	65+ MP			\$2,183.90	\$1,857.08	\$1,602.00	\$1,179.52	\$1,223.15	\$1,204.39	\$1,100.16	\$802.33	\$652.92	na	na	\$618.87	na	na	\$871.84	\$1,048.20	\$719.98	\$957.08	\$857.52
Employee and Spouse	65+ MS			\$1,553.77	\$1,321.26	\$1,139.77	\$839.19	\$870.23	\$856.88	\$782.73	\$570.83	\$464.53	na	na	\$440.30	na	na	\$620.29	\$745.76	\$512.24	\$680.93	\$610.10
	Under 30			\$2,579.70	\$2,193.66	\$1,892.34	\$1,393.29	\$1,444.83	\$1,422.67	\$1,299.55	\$947.75	\$771.25	na	na	\$731.03	na	na	\$1,029.85	\$1,238.17	\$850.47	\$1,130.54	\$1,012.93
	30-39			\$1,656.98	\$1,409.02	\$1,215.48	\$894.93	\$928.04	\$913.80	\$834.72	\$608.75	\$495.39	na	na	\$469.55	na	na	\$661.49	\$795.30	\$546.27	\$726.16	\$650.62
	40-49			\$1,926.72	\$1,638.40	\$1,413.35	\$1,040.62	\$1,079.11	\$1,062.56	\$970.61	\$707.86	\$576.04	na	na	\$545.99	na	na	\$769.17	\$924.76	\$635.20	\$844.37	\$756.54
	50-54			\$1,926.73	\$1,638.40	\$1,413.35	\$1,040.62	\$1,079.11	\$1,062.56	\$970.61	\$707.85	\$576.03	na	na	\$545.99	na	na	\$769.18	\$924.77	\$635.20	\$844.38	\$756.54
	55-59			\$2,813.00	\$2,392.05	\$2,063.49	\$1,519.29	\$1,575.50	\$1,551.34	\$1,417.09	\$1,033.46	\$841.00	na	na	\$797.14	na	na	\$1,122.99	\$1,350.15	\$927.39	\$1,232.78	\$1,104.54
	60-64			\$3,468.07	\$2,949.09	\$2,544.02	\$1,873.09	\$1,942.39	\$1,912.59	\$1,747.09	\$1,274.12	\$1,036.85	na	na	\$982.77	na	na	\$1,384.50	\$1,664.57	\$1,143.35	\$1,519.86	\$1,361.75
Employee and Dependents	65+ MP			\$4,292.02	\$3,649.73	\$3,148.42	\$2,318.11	\$2,403.86	\$2,366.99	\$2,162.15	\$1,576.82	\$1,283.18	na	na	\$1,216.26	na	na	\$1,713.43	\$2,060.03	\$1,414.98	\$1,880.95	\$1,685.28
	65+ MS			\$3,107.57	\$2,642.54	\$2,279.56	\$1,678.39	\$1,740.48	\$1,713.78	\$1,565.48	\$1,141.67	\$929.07	na	na	\$880.61	na	na	\$1,240.59	\$1,491.53	\$1,024.49	\$1,361.87	\$1,220.21
	Under 30			\$6,045.88	\$5,141.14	\$4,434.97	\$3,265.37	\$3,386.16	\$3,334.22	\$3,045.68	\$2,221.18	\$1,807.53	na	na	\$1,713.27	na	na	\$2,413.60	\$2,901.83	\$1,993.19	\$2,649.57	\$2,373.94
	30-39			\$1,464.32	\$1,245.19	\$1,074.16	\$790.88	\$820.13	\$807.55	\$737.67	\$537.97	\$437.79	na	na	\$414.96	na	na	\$584.58	\$702.83	\$482.75	\$641.73	\$574.97
	40-49			\$1,618.42	\$1,376.24	\$1,187.20	\$874.10	\$906.44	\$892.54	\$815.30	\$594.59	\$483.86	na	na	\$458.63	na	na	\$646.09	\$776.79	\$533.56	\$709.26	\$635.48
	50-54			\$1,579.90	\$1,343.48	\$1,158.94	\$853.30	\$884.87	\$871.29	\$795.89	\$580.43	\$472.34	na	na	\$447.71	na	na	\$630.72	\$758.31	\$520.86	\$692.39	\$620.36
	55-59			\$1,849.64	\$1,572.85	\$1,356.81	\$998.98	\$1,035.94	\$1,020.06	\$931.78	\$679.54	\$552.99	na	na	\$524.14	na	na	\$738.40	\$887.76	\$609.79	\$810.59	\$726.28
Family	60-64			\$2,030.72	\$1,726.83	\$1,489.64	\$1,096.79	\$1,137.36	\$1,119.91	\$1,023.00	\$746.06	\$607.12	na	na	\$575.46	na	na	\$810.69	\$974.68	\$669.49	\$889.95	\$797.37
	65+ MP			\$2,688.57	\$2,286.23	\$1,972.21	\$1,452.09	\$1,505.81	\$1,482.71	\$1,354.40	\$987.74	\$803.80	na	na	\$761.88	na	na	\$1,073.31	\$1,290.43	\$886.36	\$1,178.25	\$1,055.68
	65+ MS			\$2,025.67	\$1,722.54	\$1,485.93	\$1,094.06	\$1,134.53	\$1,117.12	\$1,020.45	\$744.20	\$605.61	na	na	\$574.03	na	na	\$808.68	\$972.26	\$667.81	\$887.74	\$795.39
	Under 30			\$3,051.66	\$2,594.99	\$2,238.54	\$1,648.19	\$1,709.16	\$1,682.95	\$1,537.30	\$1,121.14	\$912.35	na	na	\$864.77	na	na	\$1,218.26	\$1,464.69	\$1,006.06	\$1,337.37	\$1,198.25
	30-39			\$2,080.86	\$1,769.47	\$1,526.42	\$1,123.87	\$1,165.44	\$1,147.56	\$1,048.26	\$764.48	\$622.11	na	na	\$589.67	na	na	\$830.71	\$998.75	\$686.01	\$911.92	\$817.06
	40-49			\$2,389.13	\$2,031.61	\$1,752.55	\$1,290.36	\$1,338.10	\$1,317.57	\$1,203.55	\$877.74	\$714.28	na	na	\$677.03	na	na	\$953.77	\$1,146.70	\$787.64	\$1,047.01	\$938.10
	50-54			\$2,504.74	\$2,129.92	\$1,837.35	\$1,352.80	\$1,402.85	\$1,381.33	\$1,261.79	\$920.20	\$748.84	na	na	\$709.79	na	na	\$999.93	\$1,202.20	\$825.76	\$1,097.69	\$983.50

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates
Change in rates 2Q12 vs February/March 2012
Geographic Region 2 - Orange

Family Size	Age																			
		MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 70/50	MC HRA HDHP \$5,000 80/50
	Category																			
	Deductible Coinsurance Coinsurance Max Pharmacy	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	\$3000 70/50%	\$5000 80/50%
		\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$1000/\$2000	\$1500/\$3000	\$2000/\$4000
		\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
Employee	Under 30	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	30-39	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	40-49	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	50-54	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	55-59	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	60-64	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MP	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
		-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
Employee and Spouse	Under 30	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	30-39	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	40-49	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	50-54	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	55-59	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	60-64	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MP	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
		-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
Employee and Dependents	Under 30	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	30-39	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	40-49	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	50-54	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	55-59	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	60-64	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MP	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
		-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
Family	Under 30	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	30-39	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	40-49	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	50-54	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	55-59	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	60-64	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MP	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
		-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.1%	-3.1%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%

* Indemnity Only

PPO and Indemnity Only (no MC)

Family Size	Age																			
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 70/50	MC HRA HDHP \$3,000 70/50
		Deductible	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	\$3000 70/50%
	Coinsurance	\$3000/\$6000 90/70%	\$3500/\$7000 80/60%	\$4000/\$8000 80/60%	\$5000/\$10,000 70/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 75/50%	\$5000/\$10,000 65/50%	\$4000/\$8,000 60/50%	\$2250/unlimited 75/50%	\$0/unlimited 100/50%	\$5000/\$10,000 60/50%	\$5000/\$10,000 50/50%	\$3500/\$7000 80/50%	\$2500/\$5000 90/50%	\$1000/\$2000 80/50%	\$1500/\$3000 70/50%	\$1500/\$3000 70/50%
	Pharmacy	\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
Employee	Under 30	\$569.77	\$487.53	\$418.72	\$313.82	\$315.67	\$299.61	\$269.59	\$186.07	\$171.35	\$163.64	\$156.87	\$149.40	\$165.82	\$153.54	\$213.49	\$283.10	\$199.00	\$223.27	\$223.27
	30-39	\$744.20	\$636.78	\$546.91	\$409.89	\$412.31	\$391.33	\$352.12	\$243.03	\$223.81	\$213.74	\$204.89	\$195.14	\$216.58	\$200.54	\$278.85	\$369.77	\$259.92	\$291.62	\$291.62
	40-49	\$903.97	\$773.49	\$664.32	\$497.89	\$500.83	\$475.35	\$427.72	\$295.21	\$271.85	\$259.62	\$248.88	\$237.03	\$263.08	\$243.60	\$338.71	\$449.15	\$315.72	\$354.23	\$354.23
	50-54	\$1,190.73	\$1,018.86	\$875.06	\$655.84	\$659.70	\$626.14	\$563.40	\$388.86	\$358.09	\$341.98	\$327.83	\$312.22	\$346.54	\$320.87	\$446.16	\$591.63	\$415.88	\$466.60	\$466.60
	55-59	\$1,607.41	\$1,375.39	\$1,181.27	\$885.33	\$890.55	\$845.24	\$760.55	\$524.93	\$483.40	\$461.65	\$442.55	\$421.48	\$467.80	\$433.16	\$602.29	\$798.67	\$561.41	\$629.88	\$629.88
	60-64	\$2,108.80	\$1,804.42	\$1,549.74	\$1,161.49	\$1,168.34	\$1,108.90	\$997.79	\$688.67	\$634.19	\$605.65	\$580.60	\$552.95	\$613.72	\$568.27	\$790.16	\$1,047.79	\$736.53	\$826.35	\$826.35
	65+ MP	\$1,283.78	\$1,283.78	\$1,102.59	\$826.36	\$831.24	\$788.95	\$709.90	\$489.97	\$451.21	\$430.90	\$413.08	\$393.41	\$436.64	\$404.31	\$562.17	\$745.47	\$524.02	\$587.92	\$587.92
	65+ MS	\$2,490.99	\$2,131.44	\$1,830.61	\$1,372.00	\$1,380.09	\$1,309.87	\$1,178.63	\$813.48	\$749.13	\$715.42	\$685.82	\$653.17	\$724.95	\$671.27	\$933.36	\$1,237.69	\$870.01	\$976.12	\$976.12
Employee and Spouse	Under 30	\$1,600.00	\$1,369.06	\$1,175.83	\$881.26	\$886.45	\$841.35	\$757.05	\$522.51	\$481.18	\$459.53	\$440.52	\$419.54	\$465.65	\$431.16	\$599.51	\$794.99	\$558.82	\$626.98	\$626.98
	30-39	\$1,860.47	\$1,591.93	\$1,367.25	\$1,024.71	\$1,030.76	\$978.31	\$880.29	\$607.57	\$559.51	\$534.34	\$512.22	\$487.84	\$541.45	\$501.35	\$697.11	\$924.41	\$649.79	\$729.04	\$729.04
	40-49	\$1,860.47	\$1,591.93	\$1,367.25	\$1,024.72	\$1,030.76	\$978.32	\$880.30	\$607.58	\$559.50	\$534.33	\$512.23	\$487.84	\$541.45	\$501.36	\$697.11	\$924.41	\$649.79	\$729.05	\$729.05
	50-54	\$2,716.27	\$2,324.21	\$1,996.17	\$1,496.09	\$1,504.90	\$1,428.34	\$1,285.22	\$887.06	\$816.88	\$780.12	\$747.85	\$712.23	\$790.52	\$731.97	\$1,017.77	\$1,349.62	\$948.70	\$1,064.40	\$1,064.40
	55-59	\$3,348.82	\$2,865.45	\$2,461.02	\$1,844.47	\$1,855.34	\$1,760.95	\$1,584.51	\$1,093.62	\$1,007.10	\$961.79	\$922.00	\$878.10	\$974.60	\$902.43	\$1,254.79	\$1,663.92	\$1,169.62	\$1,312.27	\$1,312.27
	60-64	\$4,144.43	\$3,546.23	\$3,045.71	\$2,282.68	\$2,296.14	\$2,179.32	\$1,960.96	\$1,353.45	\$1,246.38	\$1,190.29	\$1,141.05	\$1,086.71	\$1,206.15	\$1,116.83	\$1,552.90	\$2,059.23	\$1,447.50	\$1,624.03	\$1,624.03
	65+ MP	\$3,000.71	\$2,567.59	\$2,205.20	\$1,652.74	\$1,662.49	\$1,577.91	\$1,419.81	\$979.95	\$902.42	\$861.81	\$826.16	\$786.82	\$873.29	\$808.63	\$1,124.35	\$1,490.95	\$1,048.04	\$1,175.85	\$1,175.85
	65+ MS	\$5,837.98	\$4,995.33	\$4,290.29	\$3,215.47	\$3,234.43	\$3,069.86	\$2,762.28	\$1,906.51	\$1,755.69	\$1,676.69	\$1,607.32	\$1,530.79	\$1,699.02	\$1,573.21	\$2,187.46	\$2,900.70	\$2,038.99	\$2,287.67	\$2,287.67
Employee and Dependents	Under 30	\$1,413.97	\$1,209.88	\$1,039.12	\$778.79	\$783.38	\$743.53	\$669.03	\$461.76	\$425.23	\$406.10	\$389.30	\$370.76	\$411.51	\$381.03	\$529.81	\$702.55	\$493.85	\$554.08	\$554.08
	30-39	\$1,562.77	\$1,337.20	\$1,148.47	\$860.75	\$865.83	\$821.77	\$739.43	\$510.35	\$469.98	\$448.84	\$430.26	\$409.78	\$454.81	\$421.13	\$585.57	\$776.49	\$545.82	\$612.39	\$612.39
	40-49	\$1,525.58	\$1,305.37	\$1,121.13	\$840.26	\$845.22	\$802.22	\$721.84	\$498.21	\$458.79	\$438.15	\$420.02	\$400.02	\$443.99	\$411.11	\$571.62	\$758.01	\$532.82	\$597.81	\$597.81
	50-54	\$1,786.04	\$1,528.24	\$1,312.55	\$983.73	\$989.52	\$939.18	\$845.07	\$583.27	\$537.12	\$512.95	\$491.73	\$468.32	\$519.79	\$481.29	\$669.22	\$887.42	\$623.80	\$699.88	\$699.88
	55-59	\$1,960.90	\$1,677.85	\$1,441.04	\$1,080.02	\$1,086.39	\$1,031.12	\$927.80	\$640.37	\$589.71	\$563.17	\$539.87	\$514.17	\$570.67	\$528.42	\$734.74	\$974.31	\$684.87	\$768.40	\$768.40
	60-64	\$2,596.12	\$2,221.40	\$1,907.87	\$1,429.90	\$1,438.33	\$1,365.15	\$1,228.37	\$847.81	\$780.74	\$745.61	\$714.77	\$680.73	\$755.54	\$699.59	\$972.76	\$1,289.92	\$906.73	\$1,017.31	\$1,017.31
	65+ MP	\$1,956.01	\$1,673.68	\$1,437.46	\$1,077.34	\$1,083.70	\$1,028.56	\$925.50	\$638.78	\$588.25	\$561.77	\$538.54	\$512.89	\$569.25	\$527.10	\$732.91	\$971.88	\$683.17	\$766.48	\$766.48
	65+ MS	\$2,946.72	\$2,521.39	\$2,165.52	\$1,623.01	\$1,632.58	\$1,549.51	\$1,394.26	\$962.31	\$886.18	\$846.31	\$811.29	\$772.67	\$857.58	\$794.08	\$1,104.12	\$1,464.13	\$1,029.18	\$1,154.70	\$1,154.70
Family	Under 30	\$2,009.31	\$1,719.28	\$1,476.62	\$1,106.69	\$1,113.22	\$1,056.58	\$950.71	\$656.18	\$604.27	\$577.08	\$553.21	\$526.86	\$584.77	\$541.46	\$752.88	\$998.36	\$701.78	\$787.37	\$787.37
	30-39	\$2,306.97	\$1,973.99	\$1,695.38	\$1,270.64	\$1,278.13	\$1,213.11	\$1,091.56	\$753.39	\$693.79	\$662.57	\$635.16	\$604.92	\$671.39	\$621.67	\$864.41	\$1,146.26	\$805.74	\$904.01	\$904.01
	40-49	\$2,418.61	\$2,069.51	\$1,777.42	\$1,332.13	\$1,339.99	\$1,271.81	\$1,144.38	\$789.85	\$727.36	\$694.63	\$665.89	\$634.19	\$703.89	\$651.76	\$906.24	\$1,201.72	\$844.73	\$947.76	\$947.76
	50-54	\$3,088.37	\$2,642.60	\$2,269.63	\$1,701.03	\$1,711.05	\$1,624.00	\$1,461.28	\$1,008.57	\$928.78	\$886.99	\$850.29	\$809.80	\$898.81	\$832.24	\$1,157.20	\$1,534.51	\$1,078.66	\$1,210.21	\$1,210.21
	55-59	\$3,374.47	\$2,887.40	\$2,479.87	\$1,858.60	\$1,869.56	\$1,774.44	\$1,596.65	\$1,102.00	\$1,014.82	\$969.16	\$929.06	\$884.82	\$982.07	\$909.34	\$1,264.40	\$1,676.66	\$1,178.58	\$1,322.32	\$1,322.32
	60-64	\$4,555.53	\$3,897.99	\$3,347.82	\$2,509.11	\$2,523.90	\$2,395.50	\$2,155.47	\$1,487.70	\$1,370.01	\$1,308.36	\$1,254.24	\$1,194.51	\$1,325.79	\$1,227.61	\$1,706.94	\$2,263.49	\$1,591.08	\$1,785.12	\$1,785.12
	65+ MP	\$3,456.46	\$2,957.56	\$2,540.13	\$1,903.76	\$1,914.99	\$1,817.57	\$1,635.45	\$1,128.78	\$1,039.49	\$992.71	\$951.64	\$906.33	\$1,005.93	\$931.44	\$1,295.12	\$1,717.40	\$1,207.22	\$1,354.45	\$1,354.45
	65+ MS	\$5,893.41	\$5,042.75	\$4,331.02	\$3,246.00	\$3,265.13	\$3,099.01	\$2,788.50	\$1,924.61	\$1,772.36	\$1,692.61	\$1,622.58	\$1,545.32	\$1,715.15	\$1,588.14	\$2,208.23	\$2,928.24	\$2,058.35	\$2,309.39	\$2,309.39

PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50
\$750/\$750	\$500	\$1,000	\$2,500	\$3,500
80/60%	80%	70/50%	75/50%	80/50%
\$4500/\$9000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000
\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
\$844.07	\$1,378.03	na	na	na
\$1,017.03	\$1,660.40	na	na	na
\$1,149.24	\$1,876.25	na	na	na
\$1,596.71	\$2,606.80	na	na	na
\$1,962.79	\$3,204.45	na	na	na
\$2,501.72	\$4,084.32	na	na	na
\$1,838.55	\$3,001.62	na	na	na
\$3,712.00	\$6,060.22	na	na	na
\$2,063.05	\$3,368.14	na	na	na
\$2,303.89	\$3,761.33	na	na	na
\$2,576.15	\$4,205.82	na	na	na
\$3,194.05	\$5,214.63	na	na	na
\$3,780.45	\$6,171.96	na	na	na
\$4,701.99	\$7,676.49	na	na	na
\$3,677.00	\$6,003.08	na	na	na
\$6,126.28	\$10,001.78	na	na	na
\$2,015.92	\$3,291.20	na	na	na
\$2,237.11	\$3,652.30	na	na	na
\$2,338.33	\$3,817.56	na	na	na
\$2,535.40	\$4,139.30	na	na	na
\$2,757.14	\$4,501.31	na	na	na
\$3,424.56	\$5,590.96	na	na	na
\$2,856.48	\$4,663.49	na	na	na
\$4,733.18	\$7,727.40	na	na	na
\$3,234.90	\$5,281.31	na	na	na
\$3,523.97	\$5,753.23	na	na	na
\$3,765.24	\$6,147.13	na	na	na
\$4,132.74	\$6,747.13	na	na	na
\$4,574.80	\$7,468.83	na	na	na
\$5,624.84	\$9,183.13	na	na	na
\$4,695.89	\$7,666.51	na	na	na
\$7,147.46	\$11,668.96	na	na	na

Family Size	Age																			
	Category	Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$4,500	MC \$7,500	MC \$10,000	MC \$2,250	MC \$3,750	MC HSA	MC HSA	MC HSA	MC HRA
			90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	60/50	75/50	100/50	60/50	50/50	HDHP \$2,000	HDHP \$3,000	HDHP \$3,500	HDHP \$3,000
																	80/50	90/50	80/50	80/50
	Deductible	Coinsurance	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$4500	\$7500	\$10,000	\$2250	\$3750	\$2000	\$3000/\$3000	\$3500	\$3000
			90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	60/50%	75/50%	100/50%	60/50%	50/50%	80/50%	90/50%	80/50%	80/50%
			\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$2000/\$4000	\$1500/\$3000
	Pharmacy		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
Employee	Under 30		\$572.45	\$486.79	\$419.92	\$309.18	\$311.00	\$315.70	\$288.38	\$181.15	\$161.08	na	na	\$152.08	na	na	\$228.53	\$274.76	\$188.73	\$250.88
	30-39		\$747.70	\$635.82	\$548.47	\$403.83	\$406.21	\$412.35	\$376.66	\$236.61	\$210.39	na	na	\$198.64	na	na	\$298.49	\$358.88	\$246.51	\$327.68
	40-49		\$908.22	\$772.32	\$666.22	\$490.53	\$493.42	\$500.87	\$457.53	\$287.40	\$255.56	na	na	\$241.28	na	na	\$362.57	\$435.92	\$299.43	\$398.03
	50-54		\$1,196.33	\$1,017.32	\$877.57	\$646.14	\$649.94	\$659.76	\$602.67	\$378.58	\$336.63	na	na	\$317.82	na	na	\$477.59	\$574.21	\$394.42	\$524.30
	55-59		\$1,614.97	\$1,373.31	\$1,184.66	\$872.24	\$877.38	\$890.64	\$813.56	\$511.05	\$454.43	na	na	\$429.04	na	na	\$644.72	\$775.14	\$532.44	\$707.77
	60-64		\$2,118.72	\$1,801.68	\$1,554.18	\$1,144.32	\$1,151.06	\$1,168.45	\$1,067.34	\$670.46	\$596.18	na	na	\$562.87	na	na	\$845.82	\$1,016.93	\$698.52	\$928.54
	65+ MP		\$1,507.40	\$1,281.84	\$1,105.75	\$814.15	\$818.94	\$831.31	\$759.37	\$477.01	\$424.16	na	na	\$400.46	na	na	\$601.77	\$723.51	\$496.97	\$660.63
	65+ MS		\$2,502.71	\$2,128.21	\$1,835.86	\$1,351.71	\$1,359.67	\$1,380.22	\$1,260.78	\$791.97	\$704.23	na	na	\$664.88	na	na	\$999.12	\$1,201.23	\$825.11	\$1,096.83
Employee and Spouse	Under 30		\$1,607.53	\$1,366.98	\$1,179.20	\$868.23	\$873.34	\$886.54	\$809.82	\$508.70	\$452.34	na	na	\$427.06	na	na	\$641.75	\$771.57	\$529.98	\$704.51
	30-39		\$1,869.22	\$1,589.52	\$1,371.16	\$1,009.56	\$1,015.51	\$1,030.86	\$941.64	\$591.51	\$525.97	na	na	\$496.59	na	na	\$746.22	\$897.18	\$616.26	\$819.19
	40-49		\$1,869.22	\$1,589.52	\$1,371.16	\$1,009.57	\$1,015.51	\$1,030.85	\$941.65	\$591.51	\$525.97	na	na	\$496.58	na	na	\$746.22	\$897.17	\$616.26	\$819.20
	50-54		\$2,729.05	\$2,320.69	\$2,001.90	\$1,473.96	\$1,482.63	\$1,505.04	\$1,374.80	\$863.60	\$767.92	na	na	\$725.01	na	na	\$1,089.47	\$1,309.87	\$899.74	\$1,196.02
	55-59		\$3,364.57	\$2,861.10	\$2,468.08	\$1,817.20	\$1,827.90	\$1,855.53	\$1,694.95	\$1,064.71	\$946.74	na	na	\$893.85	na	na	\$1,343.18	\$1,614.90	\$1,109.26	\$1,474.54
	60-64		\$4,163.92	\$3,540.85	\$3,054.44	\$2,248.93	\$2,262.18	\$2,296.36	\$2,097.64	\$1,317.66	\$1,171.67	na	na	\$1,106.21	na	na	\$1,662.29	\$1,998.57	\$1,372.80	\$1,824.86
	65+ MP		\$3,014.83	\$2,563.70	\$2,211.52	\$1,628.31	\$1,637.89	\$1,662.64	\$1,518.76	\$954.03	\$848.33	na	na	\$800.93	na	na	\$1,203.56	\$1,447.03	\$993.95	\$1,321.27
	65+ MS		\$5,865.45	\$4,987.75	\$4,302.59	\$3,167.92	\$3,186.57	\$3,234.73	\$2,954.81	\$1,856.10	\$1,650.46	na	na	\$1,558.24	na	na	\$2,341.57	\$2,815.25	\$1,933.76	\$2,570.57
Employee and Dependents	Under 30		\$1,420.62	\$1,208.04	\$1,042.09	\$767.28	\$771.79	\$783.46	\$715.66	\$449.55	\$399.74	na	na	\$377.41	na	na	\$567.13	\$681.86	\$468.36	\$622.60
	30-39		\$1,570.13	\$1,335.18	\$1,151.76	\$848.02	\$853.02	\$865.91	\$790.97	\$496.86	\$441.81	na	na	\$417.13	na	na	\$626.81	\$753.62	\$517.65	\$688.11
	40-49		\$1,532.75	\$1,303.40	\$1,124.34	\$827.84	\$832.71	\$845.29	\$772.15	\$485.03	\$431.29	na	na	\$407.20	na	na	\$611.89	\$735.68	\$505.33	\$671.73
	50-54		\$1,794.44	\$1,525.93	\$1,316.31	\$969.18	\$974.88	\$989.61	\$903.98	\$567.85	\$504.93	na	na	\$476.72	na	na	\$716.36	\$861.29	\$591.61	\$786.43
	55-59		\$1,970.12	\$1,675.31	\$1,445.18	\$1,064.06	\$1,070.32	\$1,086.50	\$992.47	\$623.44	\$554.36	na	na	\$523.39	na	na	\$786.50	\$945.60	\$649.53	\$863.42
	60-64		\$2,608.33	\$2,218.03	\$1,913.34	\$1,408.76	\$1,417.06	\$1,438.47	\$1,313.99	\$825.40	\$733.95	na	na	\$692.94	na	na	\$1,041.28	\$1,251.93	\$859.94	\$1,143.12
	65+ MP		\$1,965.21	\$1,671.15	\$1,441.58	\$1,061.41	\$1,067.66	\$1,083.79	\$990.00	\$621.88	\$552.98	na	na	\$522.09	na	na	\$784.54	\$943.25	\$647.91	\$861.27
	65+ MS		\$2,960.58	\$2,517.57	\$2,171.73	\$1,599.01	\$1,608.42	\$1,632.73	\$1,491.44	\$936.86	\$833.07	na	na	\$786.52	na	na	\$1,181.91	\$1,420.99	\$976.06	\$1,297.49
Family	Under 30		\$2,018.76	\$1,716.67	\$1,480.86	\$1,090.33	\$1,096.75	\$1,113.32	\$1,016.98	\$638.83	\$568.05	na	na	\$536.31	na	na	\$805.92	\$968.95	\$665.56	\$884.73
	30-39		\$2,317.83	\$1,971.00	\$1,700.23	\$1,251.85	\$1,259.23	\$1,278.26	\$1,167.63	\$733.47	\$652.20	na	na	\$615.77	na	na	\$925.31	\$1,112.50	\$764.16	\$1,015.80
	40-49		\$2,429.98	\$2,066.37	\$1,782.51	\$1,312.43	\$1,320.16	\$1,340.11	\$1,224.14	\$768.96	\$683.76	na	na	\$645.56	na	na	\$970.08	\$1,166.32	\$801.14	\$1,064.95
	50-54		\$3,102.90	\$2,638.60	\$2,276.13	\$1,675.88	\$1,685.74	\$1,711.21	\$1,563.13	\$981.91	\$873.11	na	na	\$824.33	na	na	\$1,238.72	\$1,489.31	\$1,022.99	\$1,359.87
	55-59		\$3,390.34	\$2,883.02	\$2,486.98	\$1,831.12	\$1,841.90	\$1,869.74	\$1,707.93	\$1,072.86	\$954.00	na	na	\$900.69	na	na	\$1,353.47	\$1,627.27	\$1,117.76	\$1,485.84
	60-64		\$4,576.95	\$3,892.07	\$3,357.41	\$2,472.01	\$2,486.57	\$2,524.14	\$2,305.71	\$1,448.36	\$1,287.90	na	na	\$1,215.94	na	na	\$1,827.18	\$2,196.81	\$1,508.97	\$2,005.88
	65+ MP		\$3,472.73	\$2,953.08	\$2,547.41	\$1,875.62	\$1,886.66	\$1,915.17	\$1,749.43	\$1,098.93	\$977.18	na	na	\$922.58	na	na	\$1,386.36	\$1,666.81	\$1,144.91	\$1,521.95
	65+ MS		\$5,921.13	\$5,035.11	\$4,343.44	\$3,198.00	\$3,216.83	\$3,265.44	\$2,982.86	\$1,873.72	\$1,666.13	na	na	\$1,573.03	na	na	\$2,363.80	\$2,841.98	\$1,952.12	\$2,594.98

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Change in rates 2Q12 vs February/March 2012

Geographic Region 3 - Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura

Family Size	Age																			
		MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 70/50	MC HRA HDHP \$5,000 80/50
Category	Category																			
		\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	\$3000 70/50%	\$5000 80/50%
		\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$1000/\$2000	\$1500/\$3000	\$2000/\$4000
	Deductible	\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
Employee	Under 30	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	30-39	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	40-49	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	50-54	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	55-59	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	60-64	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MP	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MS	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
Employee and Spouse	Under 30	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	30-39	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	40-49	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	50-54	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	55-59	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	60-64	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MP	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MS	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
Employee and Dependents	Under 30	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	30-39	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	40-49	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	50-54	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	55-59	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	60-64	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MP	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MS	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
Family	Under 30	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	30-39	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	40-49	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	50-54	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	55-59	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	60-64	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MP	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MS	-0.5%	0.2%	-0.3%	1.5%	1.5%	-5.1%	-6.5%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%

* Indemnity Only

PPO and Indemnity Only (no MC)

Family Size	Age																			
	Category	Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,250	MC \$2,000	MC \$2,500	MC \$3,500	MC \$4,500	MC \$7,500	MC \$10,000	MC \$2,250	MC \$3,750	MC HSA	MC HSA	MC HSA	MC HRA
			90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	60/50	75/50	100/50	60/50	50/50	HDHP \$2,000	HDHP \$3,000	HDHP \$3,500	HDHP \$3,000
																	80/50	90/50	80/50	70/50
		Deductible Coinsurance Coinsurance Max Pharmacy	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1250/\$1250	\$2000/\$2000	\$2500	\$3500	\$4500	\$7500	\$10,000	\$2250	\$3750	\$2000	\$3000/\$3000	\$3500	\$3000
			90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	60/50%	75/50%	100/50%	60/50%	50/50%	80/50%	90/50%	80/50%	70/50%
			\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$1000/\$2000	\$1500/\$3000
			\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
Employee	Under 30		\$738.80	\$632.17	\$542.95	\$406.93	\$421.98	\$400.55	\$360.20	\$249.00	\$222.18	\$212.19	\$203.41	\$193.72	\$215.02	\$199.09	\$276.83	\$367.09	\$258.04	\$289.52
	30-39		\$964.98	\$825.70	\$709.17	\$531.51	\$551.17	\$523.17	\$470.47	\$325.23	\$290.20	\$277.15	\$265.68	\$253.03	\$280.85	\$260.04	\$361.58	\$479.47	\$337.04	\$378.15
	40-49		\$1,172.14	\$1,002.97	\$861.42	\$645.61	\$669.49	\$635.49	\$571.47	\$395.05	\$352.50	\$336.65	\$322.72	\$307.35	\$341.14	\$315.87	\$439.20	\$582.41	\$409.39	\$459.34
	50-54		\$1,543.98	\$1,321.14	\$1,134.68	\$850.42	\$881.87	\$837.09	\$752.76	\$520.37	\$464.32	\$443.44	\$425.10	\$404.84	\$449.36	\$416.07	\$578.53	\$767.16	\$539.26	\$605.05
	55-59		\$2,084.26	\$1,783.44	\$1,531.74	\$1,148.01	\$1,190.47	\$1,130.01	\$1,016.18	\$702.47	\$626.80	\$598.62	\$573.85	\$546.51	\$606.60	\$561.66	\$780.98	\$1,035.62	\$727.97	\$816.78
	60-64		\$2,734.40	\$2,339.75	\$2,009.53	\$1,506.11	\$1,561.81	\$1,482.49	\$1,333.15	\$921.58	\$822.32	\$785.35	\$752.85	\$716.99	\$795.82	\$736.86	\$1,024.59	\$1,358.65	\$955.04	\$1,071.55
	65+ MP		\$1,945.44	\$1,664.66	\$1,429.72	\$1,071.54	\$1,111.18	\$1,054.74	\$948.49	\$655.68	\$585.05	\$558.75	\$535.63	\$510.11	\$566.20	\$524.25	\$728.96	\$966.64	\$679.48	\$762.38
	65+ MS		\$3,229.98	\$2,763.80	\$2,373.74	\$1,779.07	\$1,844.86	\$1,751.17	\$1,574.77	\$1,088.61	\$971.35	\$927.68	\$889.29	\$846.93	\$940.05	\$870.41	\$1,210.28	\$1,604.89	\$1,128.13	\$1,265.76
Employee and Spouse	Under 30		\$2,074.67	\$1,775.23	\$1,524.69	\$1,142.72	\$1,184.99	\$1,124.81	\$1,011.50	\$699.23	\$623.92	\$595.86	\$571.21	\$544.00	\$603.81	\$559.08	\$777.38	\$1,030.85	\$724.62	\$813.02
	30-39		\$2,412.41	\$2,064.22	\$1,772.90	\$1,328.75	\$1,377.90	\$1,307.91	\$1,176.16	\$813.06	\$725.49	\$692.86	\$664.19	\$632.56	\$702.11	\$650.09	\$903.93	\$1,198.66	\$842.58	\$945.37
	40-49		\$2,412.40	\$2,064.23	\$1,772.90	\$1,328.75	\$1,377.89	\$1,307.91	\$1,176.16	\$813.06	\$725.49	\$692.86	\$664.20	\$632.56	\$702.11	\$650.09	\$903.93	\$1,198.66	\$842.58	\$945.37
	50-54		\$3,522.10	\$3,013.76	\$2,588.42	\$1,939.96	\$2,011.71	\$1,909.55	\$1,717.19	\$1,187.06	\$1,059.20	\$1,011.57	\$969.73	\$923.52	\$1,025.07	\$949.13	\$1,319.74	\$1,750.03	\$1,230.16	\$1,380.23
	55-59		\$4,342.28	\$3,715.56	\$3,191.18	\$2,391.73	\$2,480.18	\$2,354.23	\$2,117.07	\$1,463.50	\$1,305.86	\$1,247.14	\$1,195.54	\$1,138.58	\$1,263.77	\$1,170.15	\$1,627.07	\$2,157.57	\$1,516.63	\$1,701.65
	60-64		\$5,373.93	\$4,598.32	\$3,949.34	\$2,959.96	\$3,069.43	\$2,913.54	\$2,620.04	\$1,811.19	\$1,616.11	\$1,543.45	\$1,479.58	\$1,409.10	\$1,564.03	\$1,448.15	\$2,013.63	\$2,670.16	\$1,876.95	\$2,105.92
	65+ MP		\$3,890.92	\$3,329.35	\$2,859.47	\$2,143.10	\$2,222.38	\$2,109.50	\$1,897.00	\$1,311.37	\$1,170.11	\$1,117.51	\$1,071.27	\$1,020.23	\$1,132.41	\$1,048.51	\$1,457.93	\$1,933.29	\$1,358.97	\$1,524.77
	65+ MS		\$7,569.90	\$6,477.35	\$5,563.18	\$4,169.49	\$4,323.69	\$4,104.12	\$3,690.69	\$2,551.31	\$2,276.50	\$2,174.14	\$2,084.18	\$1,984.90	\$2,203.14	\$2,039.92	\$2,836.46	\$3,761.28	\$2,643.93	\$2,966.48
Employee and Dependents	Under 30		\$1,833.44	\$1,568.82	\$1,347.41	\$1,009.86	\$1,047.21	\$994.02	\$893.89	\$617.93	\$551.37	\$526.58	\$504.79	\$480.74	\$533.60	\$494.07	\$686.99	\$910.99	\$640.36	\$718.49
	30-39		\$2,026.40	\$1,733.92	\$1,489.21	\$1,116.14	\$1,157.42	\$1,098.63	\$987.96	\$682.96	\$609.40	\$582.00	\$557.91	\$531.34	\$589.76	\$546.07	\$759.29	\$1,006.86	\$707.76	\$794.10
	40-49		\$1,978.15	\$1,692.65	\$1,453.77	\$1,089.56	\$1,129.86	\$1,072.48	\$964.44	\$666.70	\$594.89	\$568.14	\$544.64	\$518.69	\$575.72	\$533.07	\$741.21	\$982.90	\$690.91	\$775.20
	50-54		\$2,315.90	\$1,981.65	\$1,701.97	\$1,275.59	\$1,322.76	\$1,255.59	\$1,129.11	\$780.53	\$696.46	\$665.14	\$637.63	\$607.24	\$674.02	\$624.08	\$867.77	\$1,150.70	\$808.87	\$907.55
	55-59		\$2,542.61	\$2,175.64	\$1,868.59	\$1,400.47	\$1,452.27	\$1,378.51	\$1,239.65	\$856.95	\$764.64	\$730.26	\$700.05	\$666.69	\$740.00	\$685.18	\$952.73	\$1,263.36	\$888.06	\$996.40
	60-64		\$3,366.29	\$2,880.44	\$2,473.91	\$1,854.15	\$1,922.73	\$1,825.08	\$1,641.23	\$1,134.55	\$1,012.35	\$966.83	\$926.83	\$882.68	\$979.73	\$907.14	\$1,261.36	\$1,672.62	\$1,175.74	\$1,319.17
	65+ MP		\$2,536.29	\$2,170.23	\$1,863.94	\$1,396.98	\$1,448.66	\$1,375.08	\$1,236.56	\$854.82	\$762.74	\$728.45	\$698.31	\$665.04	\$738.16	\$683.47	\$950.35	\$1,260.22	\$885.85	\$993.92
	65+ MS		\$3,820.90	\$3,269.44	\$2,808.01	\$2,104.55	\$2,182.38	\$2,071.55	\$1,862.87	\$1,287.77	\$1,149.06	\$1,097.40	\$1,051.99	\$1,001.88	\$1,112.03	\$1,029.65	\$1,431.70	\$1,898.50	\$1,334.52	\$1,497.33
Family	Under 30		\$2,605.39	\$2,229.36	\$1,914.72	\$1,435.05	\$1,488.12	\$1,412.55	\$1,270.25	\$878.10	\$783.52	\$748.29	\$717.33	\$683.16	\$758.27	\$702.09	\$976.25	\$1,294.55	\$909.98	\$1,021.00
	30-39		\$2,991.37	\$2,559.63	\$2,198.38	\$1,647.64	\$1,708.58	\$1,621.81	\$1,458.43	\$1,008.19	\$899.60	\$859.15	\$823.60	\$784.37	\$870.61	\$806.11	\$1,120.87	\$1,486.33	\$1,044.80	\$1,172.25
	40-49		\$3,136.12	\$2,683.49	\$2,304.76	\$1,727.37	\$1,791.25	\$1,700.29	\$1,529.00	\$1,056.98	\$943.13	\$900.72	\$863.45	\$822.32	\$912.74	\$845.12	\$1,175.11	\$1,558.26	\$1,095.35	\$1,228.98
	50-54		\$4,004.59	\$3,426.61	\$2,943.00	\$2,205.72	\$2,287.29	\$2,171.14	\$1,952.42	\$1,349.68	\$1,204.30	\$1,150.15	\$1,102.57	\$1,050.03	\$1,165.49	\$1,079.15	\$1,500.52	\$1,989.77	\$1,398.67	\$1,569.31
	55-59		\$4,375.54	\$3,744.03	\$3,215.62	\$2,410.05	\$2,499.18	\$2,372.26	\$2,133.29	\$1,474.71	\$1,315.86	\$1,256.70	\$1,204.70	\$1,147.31	\$1,273.45	\$1,179.11	\$1,639.53	\$2,174.10	\$1,528.24	\$1,714.69
	60-64		\$5,906.98	\$5,054.44	\$4,341.08	\$3,253.56	\$3,373.89	\$3,202.55	\$2,879.93	\$1,990.84	\$1,776.41	\$1,696.54	\$1,626.34	\$1,548.87	\$1,719.17	\$1,591.80	\$2,213.36	\$2,935.02	\$2,063.12	\$2,314.82
	65+ MP		\$4,481.88	\$3,835.01	\$3,293.77	\$2,468.60	\$2,559.91	\$2,429.90	\$2,185.12	\$1,510.54	\$1,347.83	\$1,287.24	\$1,233.97	\$1,175.19	\$1,304.40	\$1,207.76	\$1,679.37	\$2,226.93	\$1,565.38	\$1,756.35
	65+ MS		\$7,641.77	\$6,538.84	\$5,616.00	\$4,209.08	\$4,364.74	\$4,143.08	\$3,725.73	\$2,575.53	\$2,298.11	\$2,194.79	\$2,103.97	\$2,003.74	\$2,224.05	\$2,059.29	\$2,863.39	\$3,796.99	\$2,669.03	\$2,994.65

PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50
\$750/\$750	\$500	\$1,000	\$2,500	\$3,500
80/60%	80%	70/50%	75/50%	80/50%
\$4500/\$9000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000
\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
\$1,019.58	\$1,664.56	na	na	na
\$1,228.50	\$2,005.65	na	na	na
\$1,388.20	\$2,266.37	na	na	na
\$1,928.72	\$3,148.82	na	na	na
\$2,370.92	\$3,870.74	na	na	na
\$3,021.91	\$4,933.56	na	na	na
\$2,220.84	\$3,625.74	na	na	na
\$4,483.85	\$7,320.30	na	na	na
\$2,492.03	\$4,068.47	na	na	na
\$2,782.94	\$4,543.42	na	na	na
\$3,111.81	\$5,080.33	na	na	na
\$3,858.20	\$6,298.88	na	na	na
\$4,566.53	\$7,455.28	na	na	na
\$5,679.69	\$9,272.64	na	na	na
\$4,441.56	\$7,251.28	na	na	na
\$7,400.14	\$12,081.42	na	na	na
\$2,435.10	\$3,975.53	na	na	na
\$2,702.27	\$4,411.72	na	na	na
\$2,824.54	\$4,611.33	na	na	na
\$3,062.59	\$4,999.97	na	na	na
\$3,330.45	\$5,437.26	na	na	na
\$4,136.64	\$6,753.47	na	na	na
\$3,450.43	\$5,633.15	na	na	na
\$5,717.37	\$9,334.13	na	na	na
\$3,907.55	\$6,379.44	na	na	na
\$4,256.71	\$6,949.49	na	na	na
\$4,548.15	\$7,425.29	na	na	na
\$4,992.07	\$8,150.03	na	na	na
\$5,526.06	\$9,021.80	na	na	na
\$6,794.43	\$11,092.55	na	na	na
\$5,672.31	\$9,260.59	na	na	na
\$8,633.66	\$14,095.25	na	na	na

Family Size	Age	Category	Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$4,500	MC \$7,500	MC \$10,000	MC \$2,250	MC \$3,750	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA
				90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	60/50	75/50	100/50	60/50	50/50	HDHP \$2,000	HDHP \$3,000	HDHP \$3,500	HDHP \$3,000	HDHP \$5,000
				\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$4500	\$7500	\$10,000	\$2250	\$3750	\$2000	\$3000/\$3000	\$3500	\$3000	\$5000
			Deductible Coinsurance Coinsurance Max Pharmacy	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	60/50%	75/50%	100/50%	60/50%	50/50%	80/50%	90/50%	80/50%	80/50%	80/50%
				\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000
Employee	Under 30			\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
	30-39			\$742.28	\$631.20	\$544.50	\$400.91	\$415.73	\$409.36	\$373.94	\$242.41	\$208.87	na	na	\$197.20	na	na	\$296.32	\$356.27	\$244.71	\$325.30	\$291.47
	40-49			\$969.52	\$824.44	\$711.19	\$523.64	\$543.00	\$534.68	\$488.42	\$316.62	\$272.81	na	na	\$257.57	na	na	\$387.04	\$465.34	\$319.63	\$424.89	\$380.70
	50-54			\$1,177.66	\$1,001.43	\$863.88	\$636.06	\$659.58	\$649.47	\$593.27	\$384.60	\$331.38	na	na	\$312.87	na	na	\$470.13	\$565.24	\$388.24	\$516.10	\$462.43
	55-59			\$1,551.25	\$1,319.11	\$1,137.92	\$837.84	\$868.81	\$855.50	\$781.48	\$506.60	\$436.51	na	na	\$412.12	na	na	\$619.26	\$744.55	\$511.41	\$679.83	\$609.13
	60-64			\$2,094.08	\$1,780.71	\$1,536.11	\$1,131.03	\$1,172.84	\$1,154.86	\$1,054.94	\$683.87	\$589.25	na	na	\$556.33	na	na	\$835.96	\$1,005.09	\$690.36	\$917.72	\$822.28
	65+ MP			\$2,747.28	\$2,336.16	\$2,015.27	\$1,483.82	\$1,538.68	\$1,515.10	\$1,384.00	\$897.19	\$773.06	na	na	\$729.87	na	na	\$1,096.72	\$1,318.61	\$905.71	\$1,203.98	\$1,078.77
Employee and Spouse	65+ MP			\$1,954.60	\$1,662.10	\$1,433.80	\$1,055.69	\$1,094.72	\$1,077.94	\$984.67	\$638.32	\$550.01	na	na	\$519.28	na	na	\$780.28	\$938.14	\$644.38	\$856.59	\$767.51
	65+ MS			\$3,245.19	\$2,759.56	\$2,380.51	\$1,752.75	\$1,817.54	\$1,789.69	\$1,634.84	\$1,059.80	\$913.16	na	na	\$862.14	na	na	\$1,295.49	\$1,557.59	\$1,069.85	\$1,422.19	\$1,274.28
	Under 30			\$2,084.44	\$1,772.51	\$1,529.04	\$1,125.82	\$1,167.44	\$1,149.55	\$1,050.08	\$680.73	\$586.54	na	na	\$553.77	na	na	\$832.11	\$1,000.46	\$687.18	\$913.49	\$818.49
	30-39			\$2,423.77	\$2,061.06	\$1,777.95	\$1,309.09	\$1,357.48	\$1,336.68	\$1,221.03	\$791.54	\$682.02	na	na	\$643.92	na	na	\$967.58	\$1,163.33	\$799.06	\$1,062.21	\$951.74
	40-49			\$2,423.77	\$2,061.06	\$1,777.96	\$1,309.09	\$1,357.49	\$1,336.68	\$1,221.02	\$791.55	\$682.02	na	na	\$643.92	na	na	\$967.58	\$1,163.33	\$799.05	\$1,062.20	\$951.74
	50-54			\$3,538.69	\$3,009.13	\$2,595.81	\$1,911.27	\$1,981.92	\$1,951.55	\$1,782.69	\$1,155.65	\$995.75	na	na	\$940.12	na	na	\$1,412.65	\$1,698.45	\$1,166.61	\$1,550.81	\$1,389.53
	55-59			\$4,362.74	\$3,709.87	\$3,200.29	\$2,356.35	\$2,443.45	\$2,406.00	\$2,197.83	\$1,424.76	\$1,227.63	na	na	\$1,159.04	na	na	\$1,741.61	\$2,093.97	\$1,438.28	\$1,911.95	\$1,713.11
Employee and Dependents	60-64			\$5,399.24	\$4,591.26	\$3,960.62	\$2,916.16	\$3,023.97	\$2,977.63	\$2,719.98	\$1,763.25	\$1,519.29	na	na	\$1,434.41	na	na	\$2,155.39	\$2,591.46	\$1,779.99	\$2,366.19	\$2,120.11
	65+ MP			\$3,909.24	\$3,324.23	\$2,867.63	\$2,111.40	\$2,189.46	\$2,155.90	\$1,969.36	\$1,276.66	\$1,100.03	na	na	\$1,038.56	na	na	\$1,560.58	\$1,876.30	\$1,288.77	\$1,713.20	\$1,535.04
	65+ MS			\$7,605.56	\$6,467.41	\$5,579.06	\$4,107.81	\$4,259.66	\$4,194.39	\$3,831.47	\$2,483.79	\$2,140.12	na	na	\$2,020.55	na	na	\$3,036.16	\$3,650.42	\$2,507.35	\$3,333.10	\$2,986.46
	Under 30			\$1,842.08	\$1,566.42	\$1,351.26	\$994.92	\$1,031.70	\$1,015.89	\$927.99	\$601.58	\$518.34	na	na	\$489.38	na	na	\$735.36	\$884.14	\$607.28	\$807.28	\$723.33
	30-39			\$2,035.94	\$1,731.27	\$1,493.46	\$1,099.62	\$1,140.27	\$1,122.80	\$1,025.65	\$664.88	\$572.89	na	na	\$540.88	na	na	\$812.76	\$977.18	\$671.20	\$892.24	\$799.45
	40-49			\$1,987.47	\$1,690.05	\$1,457.92	\$1,073.44	\$1,113.13	\$1,096.07	\$1,001.23	\$649.06	\$559.25	na	na	\$528.01	na	na	\$793.41	\$953.92	\$655.21	\$870.99	\$780.42
	50-54			\$2,326.80	\$1,978.60	\$1,706.83	\$1,256.72	\$1,303.17	\$1,283.21	\$1,172.18	\$759.88	\$654.74	na	na	\$618.16	na	na	\$928.86	\$1,116.79	\$767.09	\$1,019.71	\$913.66
Family	55-59			\$2,554.59	\$2,172.31	\$1,873.92	\$1,379.75	\$1,430.76	\$1,408.83	\$1,286.93	\$834.26	\$718.83	na	na	\$678.67	na	na	\$1,019.80	\$1,226.12	\$842.18	\$1,119.54	\$1,003.11
	60-64			\$3,382.15	\$2,876.02	\$2,480.98	\$1,826.72	\$1,894.25	\$1,865.22	\$1,703.83	\$1,104.52	\$951.71	na	na	\$898.53	na	na	\$1,350.16	\$1,623.33	\$1,115.01	\$1,482.21	\$1,328.06
	65+ MP			\$2,548.23	\$2,166.90	\$1,869.26	\$1,376.32	\$1,427.20	\$1,405.32	\$1,283.73	\$832.19	\$717.05	na	na	\$676.99	na	na	\$1,017.26	\$1,223.06	\$840.09	\$1,116.75	\$1,000.61
	65+ MS			\$3,838.90	\$3,264.42	\$2,816.02	\$2,073.41	\$2,150.06	\$2,117.11	\$1,933.93	\$1,253.69	\$1,080.22	na	na	\$1,019.87	na	na	\$1,532.50	\$1,842.55	\$1,265.58	\$1,682.38	\$1,507.41
	Under 30			\$2,617.67	\$2,225.94	\$1,920.19	\$1,413.82	\$1,466.08	\$1,443.62	\$1,318.71	\$854.86	\$736.58	na	na	\$695.43	na	na	\$1,044.98	\$1,256.39	\$862.97	\$1,147.18	\$1,027.87
	30-39			\$3,005.46	\$2,555.71	\$2,204.65	\$1,623.26	\$1,683.27	\$1,657.48	\$1,514.07	\$981.51	\$845.70	na	na	\$798.45	na	na	\$1,199.79	\$1,442.52	\$990.82	\$1,317.13	\$1,180.15
	40-49			\$3,150.89	\$2,679.37	\$2,311.34	\$1,701.81	\$1,764.73	\$1,737.69	\$1,587.33	\$1,029.01	\$886.63	na	na	\$837.09	na	na	\$1,257.85	\$1,512.33	\$1,038.76	\$1,380.86	\$1,237.25
	50-54			\$4,023.45	\$3,421.35	\$2,951.40	\$2,173.09	\$2,253.42	\$2,218.89	\$2,026.90	\$1,313.96	\$1,132.16	na	na	\$1,068.90	na	na	\$1,606.17	\$1,931.12	\$1,326.43	\$1,763.26	\$1,579.88
	55-59			\$4,396.16	\$3,738.29	\$3,224.80	\$2,374.40	\$2,462.17	\$2,424.43	\$2,214.66	\$1,435.67	\$1,237.03	na	na	\$1,167.92	na	na	\$1,754.95	\$2,110.01	\$1,449.29	\$1,926.59	\$1,726.23
	60-64			\$5,934.80	\$5,046.68	\$4,353.48	\$3,205.42	\$3,323.92	\$3,272.99	\$2,989.79	\$1,938.16	\$1,670.00	na	na	\$1,576.69	na	na	\$2,369.19	\$2,848.52	\$1,956.55	\$2,600.89	\$2,330.41
	65+ MP			\$4,502.98	\$3,829.12	\$3,303.17	\$2,432.09	\$2,522.00	\$2,483.35	\$2,268.47	\$1,470.56	\$1,267.10	na	na	\$1,196.30	na	na	\$1,797.60	\$2,161.28	\$1,484.51	\$1,973.40	\$1,768.18
	65+ MS			\$7,677.76	\$6,528.81	\$5,632.02	\$4,146.81	\$4,300.10	\$4,234.21	\$3,867.85	\$2,507.37	\$2,160.44	na	na	\$2,039.73	na	na	\$3,064.98	\$3,685.08	\$2,531.15	\$3,364.74	\$3,014.81

PPO \$500 90/70	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50
\$500/\$500 90/70%	\$500 80%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%
\$4000/\$8000	\$3500	\$6,000/\$12,000 0	\$7,500/\$15,000 0	\$5,500/\$11,000 0
<u>\$15/\$40/\$50</u>	<u>\$10/\$25/\$50</u>	<u>\$15/\$40/\$50</u>	<u>\$20/\$40/\$70</u>	<u>\$20/\$40/\$70</u>
\$1,340.04	\$1,657.75	na	na	na
\$1,614.63	\$1,997.44	na	na	na
\$1,824.52	\$2,257.10	na	na	na
\$2,534.93	\$3,135.94	na	na	na
\$3,116.11	\$3,854.91	na	na	na
\$3,971.72	\$4,913.37	na	na	na
\$2,918.87	\$3,610.90	na	na	na
\$5,893.15	\$7,290.36	na	na	na
\$3,275.28	\$4,051.82	na	na	na
\$3,657.64	\$4,524.83	na	na	na
\$4,089.87	\$5,059.54	na	na	na
\$5,070.86	\$6,273.12	na	na	na
\$6,001.81	\$7,424.79	na	na	na
\$7,464.86	\$9,234.70	na	na	na
\$5,837.58	\$7,221.61	na	na	na
<u>\$9,726.05</u>	<u>\$12,032.00</u>	na	na	na
\$3,200.47	\$3,959.27	na	na	na
\$3,551.61	\$4,393.66	na	na	na
\$3,712.31	\$4,592.47	na	na	na
\$4,025.18	\$4,979.52	na	na	na
\$4,377.22	\$5,415.02	na	na	na
\$5,436.82	\$6,725.83	na	na	na
\$4,534.92	\$5,610.10	na	na	na
\$7,514.37	\$9,295.95	na	na	na
\$5,135.71	\$6,353.34	na	na	na
\$5,594.63	\$6,921.05	na	na	na
\$5,977.66	\$7,394.91	na	na	na
\$6,561.11	\$8,116.69	na	na	na
\$7,262.93	\$8,984.89	na	na	na
\$8,929.96	\$11,047.16	na	na	na
\$7,455.16	\$9,222.70	na	na	na
<u>\$11,347.26</u>	<u>\$14,037.59</u>	na	na	na

Aetna Life Insurance Company
Standard Employee Risk Rates

Change in rates 2Q12 vs February/March 2012

Geographic Region 4 - Los Angeles (zips 900, 902, 904, 916)

Family Size	Age																			
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 70/50	MC HRA HDHP \$5,000 80/50
	Deductible	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	\$3000 70/50%	\$5000 80/50%
	Coinsurance	\$3000/\$6000 90/70%	\$3500/\$7000 80/60%	\$4000/\$8000 80/60%	\$5000/\$10,000 70/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 75/50%	\$5000/\$10,000 65/50%	\$4000/\$8,000 60/50%	\$2250/unlimited 75/50%	\$0/unlimited 100/50%	\$5000/\$10,000 60/50%	\$5000/\$10,000 50/50%	\$3500/\$7000 80/50%	\$2500/\$5000 90/50%	\$1000/\$2000 80/50%	\$1500/\$3000 70/50%	\$2000/\$4000 80/50%
	Max Pharmacy	\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
Employee	Under 30	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	30-39	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	40-49	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	50-54	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	55-59	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	60-64	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MP	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
65+ MS	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%	
Employee and Spouse	Under 30	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	30-39	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	40-49	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	50-54	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	55-59	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	60-64	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MP	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
65+ MS	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%	
Employee and Dependents	Under 30	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	30-39	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	40-49	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	50-54	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	55-59	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	60-64	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MP	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
65+ MS	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%	
Family	Under 30	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	30-39	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	40-49	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	50-54	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	55-59	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	60-64	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
	65+ MP	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%
65+ MS	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na	na	-1.8%	na	na	-6.6%	3.0%	5.4%	-11.0%	-0.7%	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2012 - June 30, 2012

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; zips 92309⁵, 92319⁶, 92323⁷, 92364⁸)

Family Size	Age	Category																	
			MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50
			\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%
			\$3000/\$6000 Pharmacy	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$1000/\$2000
Employee	Under 30		\$514.77	\$440.47	\$378.30	\$283.53	\$294.02	\$279.09	\$250.97	\$202.57	\$170.49	\$162.82	\$155.98	\$149.98	\$166.46	\$154.13	\$192.88	\$255.77	\$179.79
	30-39		\$672.36	\$575.32	\$494.11	\$370.33	\$384.03	\$364.53	\$327.80	\$264.58	\$222.68	\$212.67	\$203.73	\$195.89	\$217.42	\$201.32	\$251.93	\$334.07	\$234.83
	40-49		\$816.71	\$698.83	\$600.19	\$449.83	\$466.48	\$442.79	\$398.18	\$321.39	\$270.49	\$258.32	\$247.47	\$237.95	\$264.10	\$244.53	\$306.01	\$405.79	\$285.25
	50-54		\$1,075.79	\$920.51	\$790.59	\$592.53	\$614.46	\$583.25	\$524.49	\$423.34	\$356.30	\$340.27	\$325.97	\$313.43	\$347.88	\$322.11	\$403.09	\$534.52	\$375.73
	55-59		\$1,452.24	\$1,242.63	\$1,067.24	\$799.88	\$829.47	\$787.35	\$708.02	\$571.48	\$480.98	\$459.34	\$440.04	\$423.12	\$469.61	\$434.82	\$544.14	\$721.56	\$507.21
	60-64		\$1,905.24	\$1,630.24	\$1,400.14	\$1,049.38	\$1,088.21	\$1,032.95	\$928.88	\$749.74	\$631.01	\$602.62	\$577.30	\$555.10	\$616.09	\$570.46	\$713.88	\$946.64	\$665.43
	65+ MP		\$1,355.51	\$1,159.86	\$996.16	\$746.60	\$774.23	\$734.91	\$660.86	\$533.42	\$448.94	\$428.74	\$410.73	\$394.93	\$438.33	\$405.86	\$507.90	\$673.50	\$473.43
	65+ MS		\$2,250.54	\$1,925.70	\$1,653.90	\$1,239.57	\$1,285.43	\$1,220.16	\$1,097.22	\$885.62	\$745.37	\$711.84	\$681.93	\$655.70	\$727.75	\$673.84	\$843.26	\$1,118.21	\$786.03
Employee and Spouse	Under 30		\$1,445.56	\$1,236.91	\$1,062.33	\$796.20	\$825.65	\$783.73	\$704.76	\$568.85	\$478.76	\$457.22	\$438.02	\$421.17	\$467.45	\$432.82	\$541.64	\$718.24	\$504.88
	30-39		\$1,680.88	\$1,438.27	\$1,235.26	\$925.81	\$960.06	\$911.31	\$819.49	\$661.45	\$556.70	\$531.66	\$509.32	\$489.73	\$543.54	\$503.29	\$629.81	\$835.16	\$587.07
	40-49		\$1,680.88	\$1,438.27	\$1,235.26	\$925.81	\$960.07	\$911.31	\$819.50	\$661.46	\$556.70	\$531.65	\$509.32	\$489.73	\$543.55	\$503.28	\$629.81	\$835.16	\$587.07
	50-54		\$2,454.07	\$2,099.86	\$1,803.48	\$1,351.67	\$1,401.69	\$1,330.51	\$1,196.46	\$965.72	\$812.78	\$776.22	\$743.60	\$715.00	\$793.57	\$734.79	\$919.52	\$1,219.34	\$857.11
	55-59		\$3,025.55	\$2,588.85	\$2,223.45	\$1,666.44	\$1,728.09	\$1,640.34	\$1,475.07	\$1,190.60	\$1,002.05	\$956.97	\$916.77	\$881.51	\$978.37	\$905.89	\$1,133.65	\$1,503.28	\$1,056.71
	60-64		\$3,744.37	\$3,203.92	\$2,751.70	\$2,062.35	\$2,138.66	\$2,030.06	\$1,825.53	\$1,473.47	\$1,240.12	\$1,184.33	\$1,134.57	\$1,090.94	\$1,210.81	\$1,121.12	\$1,402.99	\$1,860.44	\$1,307.77
	65+ MP		\$2,711.05	\$2,319.75	\$1,992.33	\$1,493.22	\$1,548.47	\$1,469.84	\$1,321.74	\$1,066.85	\$897.89	\$857.49	\$821.47	\$789.87	\$876.67	\$811.73	\$1,015.81	\$1,347.02	\$946.87
	65+ MS		\$5,274.45	\$4,513.15	\$3,876.14	\$2,905.11	\$3,012.59	\$2,859.61	\$2,571.49	\$2,075.57	\$1,746.88	\$1,668.29	\$1,598.20	\$1,536.73	\$1,705.58	\$1,579.24	\$1,976.29	\$2,620.68	\$1,842.17
Employee and Dependents	Under 30		\$1,277.48	\$1,093.09	\$938.81	\$703.62	\$729.65	\$692.60	\$622.82	\$502.71	\$423.10	\$404.06	\$387.09	\$372.20	\$413.10	\$382.50	\$478.66	\$634.73	\$446.18
	30-39		\$1,411.92	\$1,208.13	\$1,037.60	\$777.67	\$806.44	\$765.49	\$688.36	\$555.61	\$467.62	\$446.59	\$427.82	\$411.36	\$456.57	\$422.75	\$529.04	\$701.53	\$493.13
	40-49		\$1,378.31	\$1,179.37	\$1,012.91	\$759.15	\$787.25	\$747.27	\$671.98	\$542.39	\$456.49	\$435.95	\$417.64	\$401.57	\$445.70	\$412.68	\$516.44	\$684.83	\$481.40
	50-54		\$1,613.63	\$1,380.72	\$1,185.85	\$888.77	\$921.66	\$874.85	\$786.71	\$634.99	\$534.43	\$510.39	\$488.94	\$470.13	\$521.80	\$483.15	\$604.62	\$801.75	\$563.58
	55-59		\$1,771.60	\$1,515.90	\$1,301.94	\$975.78	\$1,011.88	\$960.50	\$863.72	\$697.15	\$586.75	\$560.35	\$536.81	\$516.17	\$572.88	\$530.44	\$663.80	\$880.24	\$618.75
	60-64		\$2,345.52	\$2,006.97	\$1,723.70	\$1,291.88	\$1,339.68	\$1,271.65	\$1,143.53	\$923.00	\$776.83	\$741.88	\$710.71	\$683.38	\$758.46	\$702.29	\$878.85	\$1,165.40	\$819.20
	65+ MP		\$1,767.19	\$1,512.12	\$1,298.70	\$973.35	\$1,009.37	\$958.11	\$861.57	\$695.42	\$585.29	\$558.95	\$535.47	\$514.88	\$571.46	\$529.12	\$662.15	\$878.05	\$617.22
	65+ MS		\$2,662.27	\$2,278.01	\$1,956.48	\$1,466.35	\$1,520.60	\$1,443.39	\$1,297.96	\$1,047.64	\$881.74	\$842.07	\$806.69	\$775.66	\$860.89	\$797.12	\$997.53	\$1,322.79	\$929.83
Family	Under 30		\$1,815.35	\$1,553.33	\$1,334.08	\$999.87	\$1,036.87	\$984.22	\$885.05	\$714.37	\$601.24	\$574.19	\$550.07	\$528.91	\$587.02	\$543.54	\$680.20	\$901.98	\$634.03
	30-39		\$2,084.28	\$1,783.45	\$1,531.72	\$1,148.00	\$1,190.47	\$1,130.02	\$1,016.16	\$820.19	\$690.30	\$659.26	\$631.55	\$607.26	\$673.99	\$624.07	\$780.96	\$1,035.60	\$727.96
	40-49		\$2,185.14	\$1,869.75	\$1,605.84	\$1,203.55	\$1,248.08	\$1,184.70	\$1,065.34	\$859.89	\$723.71	\$691.15	\$662.12	\$636.65	\$706.61	\$654.26	\$818.75	\$1,085.71	\$763.19
	50-54		\$2,790.25	\$2,387.52	\$2,050.54	\$1,536.84	\$1,593.71	\$1,512.77	\$1,360.36	\$1,098.01	\$924.12	\$882.55	\$845.47	\$812.95	\$902.28	\$835.45	\$1,045.49	\$1,386.37	\$974.53
	55-59		\$3,048.73	\$2,608.69	\$2,240.48	\$1,679.21	\$1,741.33	\$1,652.91	\$1,486.37	\$1,199.72	\$1,009.73	\$964.30	\$923.79	\$888.26	\$985.86	\$912.83	\$1,142.33	\$1,514.79	\$1,064.80
	60-64		\$4,115.78	\$3,521.72	\$3,024.65	\$2,266.92	\$2,350.80	\$2,231.43	\$2,006.60	\$1,619.62	\$1,363.13	\$1,301.81	\$1,247.11	\$1,199.15	\$1,330.91	\$1,232.33	\$1,542.15	\$2,044.98	\$1,437.49
	65+ MP		\$3,122.81	\$2,672.07	\$2,294.93	\$1,720.01	\$1,783.65	\$1,693.08	\$1,522.49	\$1,228.88	\$1,034.26	\$987.73	\$946.24	\$909.84	\$1,009.82	\$935.02	\$1,170.09	\$1,551.61	\$1,090.68
	65+ MS		\$5,324.52	\$4,555.99	\$3,912.94	\$2,932.69	\$3,041.19	\$2,886.76	\$2,595.90	\$2,095.28	\$1,763.46	\$1,684.13	\$1,613.37	\$1,551.31	\$1,721.78	\$1,594.24	\$1,995.05	\$2,645.56	\$1,859.66

MC HRA HDHP \$3,000 70/50	MC HRA HDHP \$3,000 70/50	PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50
\$3000 70/50%	\$3000 70/50%	\$750/\$750 80/60%	\$500 80%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%
\$1500/\$3000	\$1500/\$3000	\$4500/\$9000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000
\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
\$201.72	\$201.72	\$544.53	\$889.01	\$246.31	\$180.01	\$157.12
\$263.47	\$263.47	\$656.11	\$1,071.18	\$321.72	\$235.12	\$205.22
\$320.04	\$320.04	\$741.40	\$1,210.43	\$390.78	\$285.59	\$249.28
\$421.56	\$421.56	\$1,030.08	\$1,681.72	\$514.75	\$376.19	\$328.36
\$569.08	\$569.08	\$1,266.24	\$2,067.29	\$694.88	\$507.83	\$443.26
\$746.59	\$746.59	\$1,613.92	\$2,634.92	\$911.63	\$666.24	\$581.52
\$531.18	\$531.18	\$1,186.09	\$1,936.44	\$648.59	\$474.01	\$413.73
\$881.90	\$881.90	\$2,394.70	\$3,909.64	\$1,076.85	\$786.99	\$686.92
\$566.46	\$566.46	\$1,330.92	\$2,172.89	\$691.68	\$505.50	\$441.22
\$658.67	\$658.67	\$1,486.30	\$2,426.56	\$804.28	\$587.79	\$513.04
\$658.68	\$658.68	\$1,661.93	\$2,713.31	\$804.27	\$587.78	\$513.05
\$961.66	\$961.66	\$2,060.56	\$3,364.11	\$1,174.24	\$858.16	\$749.04
\$1,185.60	\$1,185.60	\$2,438.86	\$3,981.73	\$1,447.69	\$1,058.00	\$923.47
\$1,467.28	\$1,467.28	\$3,033.37	\$4,952.34	\$1,791.63	\$1,309.37	\$1,142.87
\$1,062.37	\$1,062.37	\$2,372.12	\$3,872.77	\$1,297.20	\$948.03	\$827.47
\$2,066.86	\$2,066.86	\$3,952.21	\$6,452.46	\$2,523.75	\$1,844.42	\$1,609.89
\$500.60	\$500.60	\$1,300.52	\$2,123.26	\$611.25	\$446.72	\$389.92
\$553.28	\$553.28	\$1,443.21	\$2,356.21	\$675.59	\$493.74	\$430.95
\$540.11	\$540.11	\$1,508.51	\$2,462.83	\$659.50	\$481.98	\$420.69
\$632.32	\$632.32	\$1,635.65	\$2,670.38	\$772.10	\$564.27	\$492.52
\$694.23	\$694.23	\$1,778.70	\$2,903.94	\$847.69	\$619.51	\$540.74
\$919.12	\$919.12	\$2,209.27	\$3,606.90	\$1,122.30	\$820.20	\$715.90
\$692.50	\$692.50	\$1,842.78	\$3,008.56	\$845.57	\$617.97	\$539.39
\$1,043.24	\$1,043.24	\$3,053.49	\$4,985.19	\$1,273.86	\$930.97	\$812.59
\$711.37	\$711.37	\$2,086.92	\$3,407.14	\$868.62	\$634.81	\$554.09
\$816.75	\$816.75	\$2,273.40	\$3,711.59	\$997.30	\$728.85	\$636.17
\$856.28	\$856.28	\$2,429.04	\$3,965.71	\$1,045.55	\$764.12	\$666.96
\$1,093.40	\$1,093.40	\$2,666.13	\$4,352.77	\$1,335.10	\$975.72	\$851.66
\$1,194.69	\$1,194.69	\$2,951.31	\$4,818.37	\$1,458.78	\$1,066.11	\$930.55
\$1,612.82	\$1,612.82	\$3,628.72	\$5,924.32	\$1,969.34	\$1,439.24	\$1,256.23
\$1,223.72	\$1,223.72	\$3,029.43	\$4,945.91	\$1,494.22	\$1,092.02	\$953.15
\$2,086.48	\$2,086.48	\$4,611.00	\$7,528.01	\$2,547.71	\$1,861.93	\$1,625.17

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective February 01, 2012 - March 31, 2012

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; zips 92309⁵, 92319⁶, 92323⁷, 92364⁸)

Family Size	Age	Category																	
			MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50
			Deductible \$250/\$250 90/70%	Deductible \$250/\$250 80/60%	Deductible \$500/\$500 80/60%	Deductible \$1000 70/50%	Deductible \$750 80/50%	Deductible \$1000/\$1000 80/50%	Deductible \$2000/\$2000 80/50%	Deductible \$2500 75/50%	Deductible \$3500 65/50%	Deductible \$4500 60/50%	Deductible \$7500 75/50%	Deductible \$10,000 100/50%	Deductible \$2250 60/50%	Deductible \$3750 50/50%	Deductible \$2000 80/50%	Deductible \$3000/\$3000 90/50%	Deductible \$3500 80/50%
			Coinsurance \$3000/\$6000 90/70%	Coinsurance \$3500/\$7000 80/60%	Coinsurance \$4000/\$8000 80/60%	Coinsurance \$5000/\$10,000 70/50%	Coinsurance \$5000/\$10,000 80/50%	Coinsurance \$5000/\$10,000 80/50%	Coinsurance \$5000/\$10,000 80/50%	Coinsurance \$5000/\$10,000 75/50%	Coinsurance \$5000/\$10,000 65/50%	Coinsurance \$4000/\$8,000 60/50%	Coinsurance \$2250/unlimited 75/50%	Coinsurance \$0/unlimited 100/50%	Coinsurance \$5000/\$10,000 60/50%	Coinsurance \$5000/\$10,000 50/50%	Coinsurance \$3500/\$7000 80/50%	Coinsurance \$2500/\$5000 90/50%	Coinsurance \$2000/\$4000 80/50%
Employee	Under 30	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
			\$517.21	\$439.81	\$379.40	\$279.35	\$289.68	\$285.24	\$260.55	\$197.22	\$160.28	na	na	\$152.67	na	na	\$206.47	\$248.24	\$170.51
			\$675.55	\$574.45	\$495.55	\$364.87	\$378.36	\$372.56	\$340.31	\$257.60	\$209.35	na	na	\$199.41	na	na	\$269.68	\$324.24	\$222.71
			\$820.58	\$697.78	\$601.94	\$443.20	\$459.59	\$452.55	\$413.38	\$312.90	\$254.29	na	na	\$242.22	na	na	\$327.57	\$393.84	\$270.52
			\$1,080.89	\$919.13	\$792.89	\$583.80	\$605.39	\$596.11	\$544.51	\$412.16	\$334.96	na	na	\$319.06	na	na	\$431.49	\$518.78	\$356.34
			\$1,459.13	\$1,240.77	\$1,070.34	\$788.09	\$817.23	\$804.70	\$735.05	\$556.39	\$452.17	na	na	\$430.70	na	na	\$582.48	\$700.32	\$481.03
			\$1,914.27	\$1,627.80	\$1,404.21	\$1,033.91	\$1,072.15	\$1,055.71	\$964.33	\$729.94	\$593.22	na	na	\$565.05	na	na	\$764.17	\$918.77	\$631.08
			\$1,361.94	\$1,158.13	\$999.05	\$735.60	\$762.80	\$751.11	\$686.09	\$519.33	\$422.06	na	na	\$402.02	na	na	\$543.69	\$653.68	\$448.99
Employee and Spouse	Under 30	Pharmacy	\$2,261.20	\$1,922.82	\$1,658.71	\$1,221.30	\$1,266.46	\$1,247.05	\$1,139.11	\$862.23	\$700.73	na	na	\$667.46	na	na	\$902.67	\$1,085.29	\$745.46
			\$1,452.41	\$1,235.06	\$1,065.42	\$784.46	\$813.47	\$801.00	\$731.67	\$553.82	\$450.09	na	na	\$428.72	na	na	\$579.80	\$697.10	\$478.82
			\$1,688.85	\$1,436.11	\$1,238.86	\$912.16	\$945.89	\$931.39	\$850.77	\$643.99	\$523.36	na	na	\$498.52	na	na	\$674.19	\$810.58	\$556.77
			\$1,688.85	\$1,436.11	\$1,238.86	\$912.16	\$945.89	\$931.40	\$850.78	\$643.98	\$523.36	na	na	\$498.52	na	na	\$674.18	\$810.57	\$556.76
			\$2,465.71	\$2,096.71	\$1,808.72	\$1,331.75	\$1,381.00	\$1,359.83	\$1,242.13	\$940.21	\$764.11	na	na	\$727.83	na	na	\$984.31	\$1,183.44	\$812.88
			\$3,039.90	\$2,584.98	\$2,229.91	\$1,641.88	\$1,702.59	\$1,676.49	\$1,531.38	\$1,159.16	\$942.04	na	na	\$897.31	na	na	\$1,213.52	\$1,459.03	\$1,002.17
			\$3,762.12	\$3,199.12	\$2,759.70	\$2,031.95	\$2,107.10	\$2,074.79	\$1,895.20	\$1,434.55	\$1,165.86	na	na	\$1,110.50	na	na	\$1,501.83	\$1,805.66	\$1,240.26
			\$2,723.90	\$2,316.28	\$1,998.12	\$1,471.21	\$1,525.61	\$1,502.23	\$1,372.19	\$1,038.67	\$844.12	na	na	\$804.04	na	na	\$1,087.39	\$1,307.37	\$897.99
Employee and Dependents	Under 30	Pharmacy	\$5,299.44	\$4,506.39	\$3,887.41	\$2,862.28	\$2,968.12	\$2,922.63	\$2,669.66	\$2,020.76	\$1,642.26	na	na	\$1,564.29	na	na	\$2,115.53	\$2,543.52	\$1,747.08
			\$1,283.53	\$1,091.45	\$941.54	\$693.25	\$718.88	\$707.87	\$646.59	\$489.43	\$397.76	na	na	\$378.87	na	na	\$512.39	\$616.04	\$423.15
			\$1,418.61	\$1,206.31	\$1,040.62	\$766.21	\$794.54	\$782.36	\$714.64	\$540.94	\$439.62	na	na	\$418.75	na	na	\$566.31	\$680.88	\$467.68
			\$1,384.84	\$1,177.60	\$1,015.86	\$747.96	\$775.62	\$763.74	\$697.63	\$528.06	\$429.15	na	na	\$408.78	na	na	\$552.82	\$664.66	\$456.54
			\$1,621.28	\$1,378.65	\$1,189.30	\$875.67	\$908.05	\$894.14	\$816.74	\$618.22	\$502.42	na	na	\$478.57	na	na	\$647.21	\$778.15	\$534.49
			\$1,780.01	\$1,513.63	\$1,305.72	\$961.40	\$996.95	\$981.66	\$896.70	\$678.75	\$551.61	na	na	\$525.42	na	na	\$710.57	\$854.33	\$586.81
			\$2,356.64	\$2,003.97	\$1,728.71	\$1,272.84	\$1,319.91	\$1,299.67	\$1,187.18	\$898.62	\$730.31	na	na	\$695.63	na	na	\$940.76	\$1,131.09	\$776.92
			\$1,775.58	\$1,509.87	\$1,302.47	\$959.01	\$994.47	\$979.23	\$894.46	\$677.06	\$550.24	na	na	\$524.12	na	na	\$708.81	\$852.21	\$585.35
Family	Under 30	Pharmacy	\$2,674.89	\$2,274.60	\$1,962.17	\$1,444.74	\$1,498.16	\$1,475.20	\$1,347.51	\$1,019.97	\$828.93	na	na	\$789.57	na	na	\$1,067.81	\$1,283.84	\$881.84
			\$1,823.95	\$1,551.00	\$1,337.96	\$985.13	\$1,021.56	\$1,005.90	\$918.83	\$695.50	\$565.23	na	na	\$538.39	na	na	\$728.12	\$875.42	\$601.31
			\$2,094.16	\$1,780.77	\$1,536.17	\$1,131.08	\$1,172.90	\$1,154.92	\$1,054.95	\$798.54	\$648.97	na	na	\$618.16	na	na	\$835.99	\$1,005.12	\$690.39
			\$2,195.50	\$1,866.94	\$1,610.51	\$1,185.81	\$1,229.66	\$1,210.81	\$1,106.01	\$837.18	\$680.37	na	na	\$648.07	na	na	\$876.44	\$1,053.75	\$723.79
			\$2,803.48	\$2,383.94	\$2,056.50	\$1,514.19	\$1,570.18	\$1,546.11	\$1,412.28	\$1,069.01	\$868.78	na	na	\$827.53	na	na	\$1,119.15	\$1,345.55	\$924.23
			\$3,063.18	\$2,604.78	\$2,247.00	\$1,654.45	\$1,715.63	\$1,689.33	\$1,543.11	\$1,168.04	\$949.26	na	na	\$904.18	na	na	\$1,222.82	\$1,470.20	\$1,009.84
			\$4,135.29	\$3,516.45	\$3,033.44	\$2,233.50	\$2,316.10	\$2,280.60	\$2,083.19	\$1,576.85	\$1,281.50	na	na	\$1,220.65	na	na	\$1,650.80	\$1,984.77	\$1,363.29
			\$3,137.62	\$2,668.08	\$2,301.60	\$1,694.66	\$1,757.32	\$1,730.39	\$1,580.61	\$1,196.42	\$972.33	na	na	\$926.16	na	na	\$1,252.54	\$1,505.93	\$1,034.38
Family	Under 30	Pharmacy	\$5,349.75	\$4,549.17	\$3,924.32	\$2,889.46	\$2,996.30	\$2,950.38	\$2,695.00	\$2,039.94	\$1,657.85	na	na	\$1,579.14	na	na	\$2,135.62	\$2,567.67	\$1,763.67

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Change in rates 2Q12 vs February/March 2012

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; zips 92309, 92319*, 92323*, 92364*)

MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50	Family Size	Age	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50
\$3000 80/50%	\$5000 80/50%	\$500/\$500 90/70%	\$500 80%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%	Category	Category	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%
\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000			\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000
\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70		Pharmacy	\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
\$226.67	\$203.09	\$715.69	\$885.37	na	na	na	Employee	Under 30	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$296.06	\$265.26	\$862.34	\$1,066.79	na	na	na		30-39	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$359.62	\$322.21	\$974.44	\$1,205.47	na	na	na		40-49	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$473.71	\$424.43	\$1,353.86	\$1,674.84	na	na	na		50-54	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$639.47	\$572.95	\$1,664.26	\$2,058.83	na	na	na		55-59	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$838.94	\$751.66	\$2,121.22	\$2,624.13	na	na	na		60-64	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$596.88	\$534.79	\$1,558.91	\$1,928.51	na	na	na		65+ MP	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$990.98	\$887.89	\$3,147.42	\$3,893.63	na	na	na		65+ MS	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$636.53	\$570.31	\$1,749.27	\$2,163.99	na	na	na	Employee and Spouse	Under 30	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$740.14	\$663.15	\$1,953.47	\$2,416.62	na	na	na		30-39	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$740.14	\$663.15	\$2,184.32	\$2,702.20	na	na	na		40-49	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$1,080.61	\$968.20	\$2,708.25	\$3,350.34	na	na	na		50-54	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$1,332.25	\$1,193.66	\$3,205.46	\$3,965.43	na	na	na		55-59	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$1,648.77	\$1,477.24	\$3,986.84	\$4,932.06	na	na	na		60-64	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$1,193.77	\$1,069.59	\$3,117.74	\$3,856.91	na	na	na		65+ MP	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$2,322.50	\$2,080.90	\$5,194.50	\$6,426.04	na	na	na		65+ MS	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$562.51	\$504.00	\$1,709.31	\$2,114.56	na	na	na	Employee and Dependents	Under 30	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$621.71	\$557.03	\$1,896.85	\$2,346.56	na	na	na		30-39	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$606.91	\$543.78	\$1,982.67	\$2,452.74	na	na	na		40-49	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$710.54	\$636.62	\$2,149.78	\$2,659.46	na	na	na		50-54	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$780.10	\$698.95	\$2,337.80	\$2,892.05	na	na	na		55-59	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$1,032.81	\$925.36	\$2,903.70	\$3,592.13	na	na	na		60-64	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$778.16	\$697.21	\$2,422.01	\$2,996.24	na	na	na		65+ MP	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$1,172.28	\$1,050.33	\$4,013.28	\$4,964.78	na	na	na		65+ MS	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$799.36	\$716.20	\$2,742.89	\$3,393.19	na	na	na	Family	Under 30	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$917.77	\$822.30	\$2,987.98	\$3,696.39	na	na	na		30-39	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$962.18	\$862.09	\$3,192.56	\$3,949.47	na	na	na		40-49	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$1,228.64	\$1,100.83	\$3,504.17	\$4,334.96	na	na	na		50-54	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$1,342.45	\$1,202.80	\$3,879.00	\$4,798.65	na	na	na		55-59	-0.5%	0.2%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$1,812.31	\$1,623.78	\$4,769.32	\$5,900.06	na	na	na		60-64	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$1,375.08	\$1,232.04	\$3,981.66	\$4,925.66	na	na	na		65+ MP	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na
\$2,344.55	\$2,100.65	\$6,060.36	\$7,497.19	na	na	na		65+ MS	-0.5%	0.1%	-0.3%	1.5%	1.5%	-2.2%	-3.7%	2.7%	6.4%	na

* Indemnity Only

PPO and Indemnity Only (no MC)

Family Size	Age																			
	Category	Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,250	MC \$2,000	MC \$2,500	MC \$3,500	MC \$4,500	MC \$7,500	MC \$10,000	MC \$2,250	MC \$3,750	MC HSA	MC HSA	MC HSA	MC HRA
			90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	60/50	75/50	100/50	60/50	50/50	HDHP \$2,000	HDHP \$3,000	HDHP \$3,500	HDHP \$3,000
																	80/50	90/50	80/50	70/50
		Deductible Coinsurance Coinsurance Max Pharmacy	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1250/\$1250	\$2000/\$2000	\$2500	\$3500	\$4500	\$7500	\$10,000	\$2250	\$3750	\$2000	\$3000/\$3000	\$3500	\$3000
			90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	60/50%	75/50%	100/50%	60/50%	50/50%	80/50%	90/50%	80/50%	70/50%
			\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$1000/\$2000	\$1500/\$3000
			\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
Employee	Under 30		\$422.55	\$361.56	\$310.53	\$232.74	\$241.34	\$229.09	\$206.01	\$155.40	\$141.52	\$135.15	\$129.26	\$123.11	\$136.64	\$126.52	\$158.33	\$209.95	\$147.58	\$165.58
	30-39		\$551.91	\$472.25	\$405.60	\$303.99	\$315.22	\$299.22	\$269.08	\$202.97	\$184.85	\$176.52	\$168.83	\$160.80	\$178.47	\$165.25	\$206.80	\$274.22	\$192.76	\$216.27
	40-49		\$670.40	\$573.63	\$492.67	\$369.25	\$382.90	\$363.46	\$326.84	\$246.55	\$224.53	\$214.42	\$205.08	\$195.32	\$216.79	\$200.73	\$251.20	\$333.10	\$234.14	\$262.70
	50-54		\$883.06	\$755.60	\$648.96	\$486.39	\$504.36	\$478.76	\$430.53	\$324.76	\$295.75	\$282.44	\$270.13	\$257.28	\$285.56	\$264.41	\$330.89	\$438.76	\$308.42	\$346.04
	55-59		\$1,192.08	\$1,020.01	\$876.05	\$656.59	\$680.86	\$646.30	\$581.18	\$438.41	\$399.25	\$381.28	\$364.66	\$347.31	\$385.48	\$356.93	\$446.67	\$592.30	\$416.34	\$467.13
	60-64		\$1,563.92	\$1,338.18	\$1,149.32	\$861.40	\$893.23	\$847.89	\$762.47	\$575.16	\$523.79	\$500.21	\$478.41	\$455.65	\$505.72	\$468.27	\$586.00	\$777.05	\$546.21	\$612.84
	65+ MP		\$1,112.68	\$952.07	\$817.70	\$612.86	\$635.51	\$603.25	\$542.47	\$409.21	\$372.66	\$355.88	\$340.37	\$324.18	\$359.81	\$333.16	\$416.92	\$552.85	\$388.61	\$436.01
	65+ MS		\$1,847.36	\$1,580.71	\$1,357.61	\$1,017.52	\$1,055.12	\$1,001.56	\$900.66	\$679.40	\$618.71	\$590.87	\$565.12	\$538.23	\$597.38	\$553.14	\$692.21	\$917.89	\$645.21	\$723.90
Employee and Spouse	Under 30		\$1,186.59	\$1,015.32	\$872.02	\$653.57	\$677.72	\$643.32	\$578.51	\$436.39	\$397.41	\$379.52	\$362.98	\$345.71	\$383.71	\$355.29	\$444.62	\$589.57	\$414.43	\$464.97
	30-39		\$1,379.75	\$1,180.60	\$1,013.98	\$759.97	\$788.04	\$748.04	\$672.69	\$507.42	\$462.11	\$441.30	\$422.07	\$401.99	\$446.17	\$413.12	\$516.99	\$685.55	\$481.89	\$540.67
	40-49		\$1,379.76	\$1,180.60	\$1,013.97	\$759.96	\$788.05	\$748.05	\$672.68	\$507.43	\$462.11	\$441.30	\$422.08	\$401.99	\$446.17	\$413.13	\$517.00	\$685.55	\$481.89	\$540.67
	50-54		\$2,014.43	\$1,723.67	\$1,480.40	\$1,109.55	\$1,150.54	\$1,092.14	\$982.12	\$740.84	\$674.67	\$644.30	\$616.22	\$586.90	\$651.41	\$603.16	\$754.81	\$1,000.90	\$703.56	\$789.38
	55-59		\$2,483.54	\$2,125.06	\$1,825.13	\$1,367.92	\$1,418.48	\$1,346.48	\$1,210.82	\$913.36	\$831.78	\$794.34	\$759.72	\$723.58	\$803.10	\$743.62	\$930.58	\$1,233.98	\$867.39	\$973.20
	60-64		\$3,073.57	\$2,629.93	\$2,258.76	\$1,692.92	\$1,755.47	\$1,666.36	\$1,498.49	\$1,130.36	\$1,029.40	\$983.06	\$940.22	\$895.49	\$993.90	\$920.29	\$1,151.67	\$1,527.14	\$1,073.47	\$1,204.41
	65+ MP		\$2,225.38	\$1,904.16	\$1,635.42	\$1,225.73	\$1,271.03	\$1,206.51	\$1,084.95	\$818.42	\$745.32	\$711.77	\$680.75	\$648.36	\$719.62	\$666.32	\$833.85	\$1,105.71	\$777.23	\$872.03
	65+ MS		\$4,329.54	\$3,704.62	\$3,181.75	\$2,384.70	\$2,472.82	\$2,347.30	\$2,110.82	\$1,592.26	\$1,450.04	\$1,384.78	\$1,324.43	\$1,261.41	\$1,400.04	\$1,296.35	\$1,622.29	\$2,151.20	\$1,512.14	\$1,696.56
Employee and Dependents	Under 30		\$1,048.62	\$897.26	\$770.63	\$577.58	\$598.92	\$568.52	\$511.24	\$385.65	\$351.20	\$335.39	\$320.78	\$305.52	\$339.09	\$313.98	\$392.92	\$521.02	\$366.24	\$410.91
	30-39		\$1,158.98	\$991.69	\$851.73	\$638.36	\$661.95	\$628.35	\$565.05	\$426.23	\$388.17	\$370.69	\$354.53	\$337.67	\$374.78	\$347.02	\$434.27	\$575.85	\$404.78	\$454.15
	40-49		\$1,131.39	\$968.08	\$831.45	\$623.16	\$646.20	\$613.39	\$551.59	\$416.09	\$378.92	\$361.87	\$346.10	\$329.63	\$365.86	\$338.76	\$423.93	\$562.15	\$395.15	\$443.34
	50-54		\$1,324.55	\$1,133.37	\$973.41	\$729.56	\$756.52	\$718.12	\$645.77	\$487.13	\$443.61	\$423.65	\$405.18	\$385.91	\$428.32	\$396.60	\$496.32	\$658.12	\$462.62	\$519.04
	55-59		\$1,454.23	\$1,244.32	\$1,068.70	\$800.98	\$830.59	\$788.43	\$708.99	\$534.82	\$487.05	\$465.13	\$444.85	\$423.69	\$470.25	\$435.42	\$544.90	\$722.55	\$507.90	\$569.86
	60-64		\$1,925.32	\$1,647.42	\$1,414.91	\$1,060.46	\$1,099.65	\$1,043.83	\$938.67	\$708.07	\$644.83	\$615.80	\$588.97	\$560.95	\$622.59	\$576.48	\$721.42	\$956.62	\$672.43	\$754.46
	65+ MP		\$1,450.61	\$1,241.23	\$1,066.04	\$798.99	\$828.52	\$786.46	\$707.23	\$533.49	\$485.84	\$463.97	\$443.74	\$422.64	\$469.09	\$434.34	\$543.54	\$720.76	\$506.64	\$568.43
	65+ MS		\$2,185.33	\$1,869.90	\$1,605.99	\$1,203.68	\$1,248.15	\$1,184.80	\$1,065.44	\$803.70	\$731.90	\$698.97	\$668.51	\$636.70	\$706.67	\$654.34	\$818.85	\$1,085.82	\$763.25	\$856.34
Family	Under 30		\$1,490.13	\$1,275.05	\$1,095.09	\$820.76	\$851.09	\$807.89	\$726.50	\$548.02	\$499.07	\$476.61	\$455.84	\$434.15	\$481.86	\$446.18	\$558.35	\$740.39	\$520.44	\$583.92
	30-39		\$1,710.89	\$1,463.94	\$1,257.33	\$942.35	\$977.17	\$927.57	\$834.13	\$629.20	\$573.01	\$547.21	\$523.37	\$498.47	\$553.25	\$512.27	\$641.07	\$850.07	\$597.54	\$670.43
	40-49		\$1,793.68	\$1,534.78	\$1,318.16	\$987.95	\$1,024.46	\$972.46	\$874.48	\$659.66	\$600.74	\$573.69	\$548.70	\$522.59	\$580.02	\$537.06	\$672.09	\$891.22	\$626.46	\$702.87
	50-54		\$2,290.38	\$1,959.79	\$1,683.19	\$1,261.54	\$1,308.15	\$1,241.75	\$1,116.66	\$842.33	\$767.09	\$732.56	\$700.64	\$667.30	\$740.65	\$685.79	\$858.22	\$1,138.01	\$799.94	\$897.51
	55-59		\$2,502.56	\$2,141.34	\$1,839.11	\$1,378.40	\$1,429.34	\$1,356.79	\$1,220.09	\$920.36	\$838.15	\$800.43	\$765.54	\$729.12	\$809.25	\$749.31	\$937.71	\$1,243.43	\$874.04	\$980.65
	60-64		\$3,378.45	\$2,890.80	\$2,482.81	\$1,860.84	\$1,929.60	\$1,831.66	\$1,647.13	\$1,242.48	\$1,131.51	\$1,080.58	\$1,033.48	\$984.31	\$1,092.48	\$1,011.58	\$1,265.91	\$1,678.62	\$1,179.95	\$1,323.88
	65+ MP		\$2,563.37	\$2,193.37	\$1,883.81	\$1,411.90	\$1,464.07	\$1,389.76	\$1,249.74	\$942.73	\$858.52	\$819.87	\$784.14	\$746.84	\$828.92	\$767.53	\$960.50	\$1,273.65	\$895.28	\$1,004.48
	65+ MS		\$4,370.64	\$3,739.79	\$3,211.96	\$2,407.34	\$2,496.30	\$2,369.58	\$2,130.86	\$1,607.38	\$1,463.81	\$1,397.93	\$1,337.00	\$1,273.39	\$1,413.33	\$1,308.66	\$1,637.69	\$2,171.62	\$1,526.49	\$1,712.67

PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50
\$750/\$750	\$500	\$1,000	\$2,500	\$3,500
80/60%	80%	70/50%	75/50%	80/50%
\$4500/\$9000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000
\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
\$598.29	\$976.77	na	na	na
\$720.89	\$1,176.92	na	na	na
\$814.60	\$1,329.92	na	na	na
\$1,131.77	\$1,847.74	na	na	na
\$1,391.25	\$2,271.37	na	na	na
\$1,773.26	\$2,895.03	na	na	na
\$1,303.19	\$2,127.60	na	na	na
\$2,631.12	\$4,295.58	na	na	na
\$1,462.32	\$2,387.39	na	na	na
\$1,633.04	\$2,666.09	na	na	na
\$1,826.02	\$2,981.16	na	na	na
\$2,263.99	\$3,696.21	na	na	na
\$2,679.64	\$4,374.79	na	na	na
\$3,332.85	\$5,441.22	na	na	na
\$2,606.31	\$4,255.08	na	na	na
\$4,342.40	\$7,089.42	na	na	na
\$1,428.92	\$2,332.86	na	na	na
\$1,585.70	\$2,588.81	na	na	na
\$1,657.45	\$2,705.95	na	na	na
\$1,797.13	\$2,934.00	na	na	na
\$1,954.30	\$3,190.61	na	na	na
\$2,427.39	\$3,962.96	na	na	na
\$2,024.71	\$3,305.56	na	na	na
\$3,354.95	\$5,477.30	na	na	na
\$2,292.95	\$3,743.48	na	na	na
\$2,497.85	\$4,077.98	na	na	na
\$2,668.86	\$4,357.19	na	na	na
\$2,929.35	\$4,782.47	na	na	na
\$3,242.69	\$5,294.03	na	na	na
\$3,986.98	\$6,509.15	na	na	na
\$3,328.52	\$5,434.15	na	na	na
\$5,066.23	\$8,271.14	na	na	na

Family Size	Age																			
	Category	Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$4,500	MC \$7,500	MC \$10,000	MC \$2,250	MC \$3,750	MC HSA	MC HSA	MC HSA	MC HRA
			90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	60/50	75/50	100/50	60/50	50/50	HDHP \$2,000	HDHP \$3,000	HDHP \$3,500	HDHP \$3,000
																	80/50	90/50	80/50	80/50
		Deductible Coinsurance Coinsurance Max Pharmacy	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$4500	\$7500	\$10,000	\$2250	\$3750	\$2000	\$3000/\$3000	\$3500	\$3000
			90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	60/50%	75/50%	100/50%	60/50%	50/50%	80/50%	90/50%	80/50%	80/50%
			\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$2000/\$4000	\$1500/\$3000
			\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
Employee	Under 30		\$430.91	\$366.43	\$316.10	\$232.74	\$241.34	\$237.64	\$217.08	\$153.56	\$135.04	na	na	\$127.20	na	na	\$172.02	\$206.82	\$142.06	\$188.85
	30-39		\$562.83	\$478.61	\$412.87	\$303.99	\$315.22	\$310.39	\$283.54	\$200.57	\$176.38	na	na	\$166.14	na	na	\$224.68	\$270.14	\$185.55	\$246.66
	40-49		\$683.66	\$581.36	\$501.51	\$369.25	\$382.90	\$377.03	\$344.41	\$243.63	\$214.25	na	na	\$201.81	na	na	\$272.92	\$328.13	\$225.38	\$299.62
	50-54		\$900.53	\$765.78	\$660.60	\$486.39	\$504.36	\$496.63	\$453.66	\$320.92	\$282.21	na	na	\$265.83	na	na	\$359.50	\$432.22	\$296.88	\$394.67
	55-59		\$1,215.66	\$1,033.75	\$891.76	\$656.59	\$680.86	\$670.42	\$612.41	\$433.22	\$380.97	na	na	\$358.85	na	na	\$485.29	\$583.47	\$400.77	\$532.77
	60-64		\$1,594.86	\$1,356.21	\$1,169.93	\$861.40	\$893.23	\$879.54	\$803.44	\$568.35	\$499.80	na	na	\$470.79	na	na	\$636.67	\$765.47	\$525.78	\$698.96
	65+ MP		\$1,134.69	\$964.90	\$832.37	\$612.86	\$635.51	\$625.76	\$571.62	\$404.36	\$355.59	na	na	\$334.95	na	na	\$452.97	\$544.61	\$374.08	\$497.29
	65+ MS		\$1,883.91	\$1,602.00	\$1,381.97	\$1,017.52	\$1,055.12	\$1,038.94	\$949.06	\$671.35	\$590.38	na	na	\$556.11	na	na	\$752.06	\$904.20	\$621.08	\$825.64
Employee and Spouse	Under 30		\$1,210.06	\$1,028.99	\$887.66	\$653.57	\$677.72	\$667.33	\$609.59	\$431.22	\$379.21	na	na	\$357.20	na	na	\$483.06	\$580.78	\$398.93	\$530.32
	30-39		\$1,407.05	\$1,196.51	\$1,032.16	\$759.97	\$788.04	\$775.97	\$708.83	\$501.42	\$440.95	na	na	\$415.35	na	na	\$561.69	\$675.33	\$463.87	\$616.65
	40-49		\$1,407.05	\$1,196.51	\$1,032.16	\$759.96	\$788.05	\$775.97	\$708.83	\$501.42	\$440.95	na	na	\$415.35	na	na	\$561.70	\$675.33	\$463.86	\$616.65
	50-54		\$2,054.28	\$1,746.89	\$1,506.95	\$1,109.55	\$1,150.54	\$1,132.91	\$1,034.89	\$732.07	\$643.78	na	na	\$606.40	na	na	\$820.08	\$985.98	\$677.24	\$900.31
	55-59		\$2,532.67	\$2,153.68	\$1,857.87	\$1,367.92	\$1,418.48	\$1,396.73	\$1,275.88	\$902.55	\$793.70	na	na	\$747.62	na	na	\$1,011.04	\$1,215.58	\$834.95	\$1,109.96
	60-64		\$3,134.38	\$2,665.36	\$2,299.27	\$1,692.92	\$1,755.47	\$1,728.56	\$1,579.01	\$1,116.98	\$982.26	na	na	\$925.24	na	na	\$1,251.25	\$1,504.38	\$1,033.32	\$1,373.67
	65+ MP		\$2,269.40	\$1,929.82	\$1,664.75	\$1,225.73	\$1,271.03	\$1,251.54	\$1,143.25	\$808.73	\$711.19	na	na	\$669.90	na	na	\$905.95	\$1,089.23	\$748.17	\$994.59
	65+ MS		\$4,415.20	\$3,754.51	\$3,238.83	\$2,384.70	\$2,472.82	\$2,434.91	\$2,224.25	\$1,573.41	\$1,383.64	na	na	\$1,303.32	na	na	\$1,762.55	\$2,119.12	\$1,455.58	\$1,935.00
Employee and Dependents	Under 30		\$1,069.37	\$909.35	\$784.45	\$577.58	\$598.92	\$589.74	\$538.72	\$381.08	\$335.12	na	na	\$315.67	na	na	\$426.89	\$513.25	\$352.54	\$468.66
	30-39		\$1,181.91	\$1,005.05	\$867.00	\$638.36	\$661.95	\$651.80	\$595.41	\$421.19	\$370.39	na	na	\$348.89	na	na	\$471.82	\$567.27	\$389.64	\$517.98
	40-49		\$1,153.77	\$981.13	\$846.37	\$623.16	\$646.20	\$636.29	\$581.24	\$411.16	\$361.58	na	na	\$340.58	na	na	\$460.59	\$553.77	\$380.36	\$505.65
	50-54		\$1,350.76	\$1,148.63	\$990.87	\$729.56	\$756.52	\$744.92	\$680.47	\$481.36	\$423.30	na	na	\$398.73	na	na	\$539.23	\$648.31	\$445.31	\$591.98
	55-59		\$1,483.00	\$1,261.08	\$1,087.87	\$800.98	\$830.59	\$817.85	\$747.09	\$528.49	\$464.75	na	na	\$437.76	na	na	\$592.01	\$711.78	\$488.90	\$649.93
	60-64		\$1,963.41	\$1,669.62	\$1,440.29	\$1,060.46	\$1,099.65	\$1,082.79	\$989.11	\$699.69	\$615.30	na	na	\$579.58	na	na	\$783.80	\$942.36	\$647.28	\$860.48
	65+ MP		\$1,479.31	\$1,257.95	\$1,085.17	\$798.99	\$828.52	\$815.81	\$745.23	\$527.17	\$463.59	na	na	\$436.68	na	na	\$590.54	\$710.01	\$487.69	\$648.32
	65+ MS		\$2,228.57	\$1,895.09	\$1,634.80	\$1,203.68	\$1,248.15	\$1,229.01	\$1,122.69	\$794.17	\$698.39	na	na	\$657.85	na	na	\$889.65	\$1,069.62	\$734.71	\$976.69
Family	Under 30		\$1,519.61	\$1,292.22	\$1,114.73	\$820.76	\$851.09	\$838.04	\$765.54	\$541.53	\$476.22	na	na	\$448.57	na	na	\$606.63	\$729.35	\$500.98	\$665.98
	30-39		\$1,744.74	\$1,483.66	\$1,279.87	\$942.35	\$977.17	\$962.19	\$878.95	\$621.76	\$546.77	na	na	\$515.03	na	na	\$696.50	\$837.41	\$575.19	\$764.64
	40-49		\$1,829.16	\$1,555.45	\$1,341.81	\$987.95	\$1,024.46	\$1,008.76	\$921.48	\$651.84	\$573.23	na	na	\$539.95	na	na	\$730.21	\$877.93	\$603.02	\$801.65
	50-54		\$2,335.70	\$1,986.19	\$1,713.39	\$1,261.54	\$1,308.15	\$1,288.10	\$1,176.65	\$832.36	\$731.97	na	na	\$689.48	na	na	\$932.42	\$1,121.04	\$770.02	\$1,023.64
	55-59		\$2,552.07	\$2,170.18	\$1,872.10	\$1,378.40	\$1,429.34	\$1,407.43	\$1,285.65	\$909.46	\$799.78	na	na	\$753.34	na	na	\$1,018.79	\$1,224.89	\$841.35	\$1,118.46
	60-64		\$3,445.29	\$2,929.75	\$2,527.34	\$1,860.84	\$1,929.60	\$1,900.02	\$1,735.63	\$1,227.77	\$1,079.69	na	na	\$1,017.02	na	na	\$1,375.36	\$1,653.60	\$1,135.82	\$1,509.93
	65+ MP		\$2,614.08	\$2,222.92	\$1,917.60	\$1,411.90	\$1,464.07	\$1,441.62	\$1,316.90	\$931.56	\$819.21	na	na	\$771.65	na	na	\$1,043.55	\$1,254.66	\$861.80	\$1,145.65
	65+ MS		\$4,457.12	\$3,790.16	\$3,269.58	\$2,407.34	\$2,496.30	\$2,458.02	\$2,245.37	\$1,588.34	\$1,396.78	na	na	\$1,315.69	na	na	\$1,779.29	\$2,139.24	\$1,469.40	\$1,953.37

Aetna Life Insurance Company
Standard Employee Risk Rates

Change in rates 2Q12 vs February/March 2012

Geographic Region 6 - Fresno (zip 93628), Kings, Madera, Merced, Tulare

Family Size	Age																			
		MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 70/50	MC HRA HDHP \$5,000 80/50
	Category																			
	Deductible Coinsurance Coinsurance Max Pharmacy	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	\$3000 70/50%	\$5000 80/50%
		\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$1000/\$2000	\$1500/\$3000	\$2000/\$4000
		\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
Employee	Under 30	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	30-39	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	40-49	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	50-54	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	55-59	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	60-64	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	65+ MP	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	65+ MS	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
Employee and Spouse	Under 30	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	30-39	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	40-49	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	50-54	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	55-59	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	60-64	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	65+ MP	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	65+ MS	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
Employee and Dependents	Under 30	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	30-39	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	40-49	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	50-54	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	55-59	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	60-64	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	65+ MP	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	65+ MS	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
Family	Under 30	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	30-39	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	40-49	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	50-54	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	55-59	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	60-64	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	65+ MP	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%
	65+ MS	-1.9%	-1.3%	-1.8%	0.0%	0.0%	-3.6%	-5.1%	1.2%	4.8%	na	na	-3.2%	na	na	-8.0%	1.5%	3.9%	-12.3%	-2.1%

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2012 - June 30, 2012

Geographic Region 7 - El Dorado (zips 95720¹, 95735¹), Kern, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	
	Deductible	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	
	Coinsurance	\$3000/\$6000 90/70%	\$3500/\$7000 80/60%	\$4000/\$8000 80/60%	\$5000/\$10,000 70/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 75/50%	\$5000/\$10,000 65/50%	\$4000/\$8,000 60/50%	\$2250/unlimited 75/50%	\$0/unlimited 100/50%	\$5000/\$10,000 60/50%	\$5000/\$10,000 50/50%	\$3500/\$7000 80/50%	\$2500/\$5000 90/50%	\$1000/\$2000 80/50%	
	Pharmacy	\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$2250/unlimited 75/50%	\$0/unlimited 100/50%	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
Employee	Under 30	\$627.62	\$537.04	\$461.24	\$345.69	\$358.47	\$340.27	\$305.99	\$274.43	\$235.94	\$225.32	\$213.21	\$201.14	\$223.25	\$206.72	\$235.17	\$311.85	\$219.21	
	30-39	\$819.76	\$701.45	\$602.44	\$451.52	\$468.21	\$444.44	\$399.67	\$358.44	\$308.17	\$294.30	\$278.48	\$262.72	\$291.60	\$270.01	\$307.17	\$407.32	\$286.32	
	40-49	\$995.75	\$852.04	\$731.78	\$548.45	\$568.73	\$539.85	\$485.47	\$435.40	\$374.33	\$357.48	\$338.27	\$319.12	\$354.20	\$327.97	\$373.11	\$494.76	\$347.79	
	50-54	\$1,311.63	\$1,122.33	\$963.92	\$722.44	\$749.15	\$711.11	\$639.47	\$573.52	\$493.08	\$470.88	\$445.58	\$420.35	\$466.56	\$432.01	\$491.47	\$651.72	\$458.11	
	55-59	\$1,770.61	\$1,515.07	\$1,301.23	\$975.24	\$1,011.30	\$959.95	\$863.24	\$774.21	\$665.62	\$635.66	\$601.50	\$567.45	\$629.82	\$583.19	\$663.45	\$879.77	\$618.42	
	60-64	\$2,322.91	\$1,987.66	\$1,707.11	\$1,279.45	\$1,326.75	\$1,259.39	\$1,132.51	\$1,015.70	\$873.25	\$833.94	\$789.12	\$744.45	\$826.28	\$765.10	\$870.40	\$1,154.20	\$811.33	
	65+ MP	\$1,652.68	\$1,414.16	\$1,214.56	\$910.29	\$943.94	\$896.01	\$805.75	\$722.64	\$621.29	\$593.32	\$561.43	\$529.65	\$587.87	\$544.34	\$619.26	\$821.18	\$577.23	
	65+ MS	\$2,743.91	\$2,347.90	\$2,016.51	\$1,511.33	\$1,567.20	\$1,487.63	\$1,337.77	\$1,199.79	\$1,031.51	\$985.08	\$932.14	\$879.37	\$976.03	\$903.76	\$1,028.15	\$1,363.38	\$958.37	
Employee and Spouse	Under 30	\$1,762.46	\$1,508.09	\$1,295.23	\$970.75	\$1,006.64	\$955.53	\$859.27	\$770.64	\$662.56	\$632.73	\$598.73	\$564.83	\$626.92	\$580.50	\$660.39	\$875.72	\$615.58	
	30-39	\$2,049.37	\$1,753.60	\$1,506.08	\$1,128.78	\$1,170.51	\$1,111.08	\$999.15	\$896.09	\$770.41	\$735.74	\$696.19	\$656.79	\$728.98	\$675.01	\$767.91	\$1,018.28	\$715.79	
	40-49	\$2,049.37	\$1,753.60	\$1,506.09	\$1,128.78	\$1,170.51	\$1,111.08	\$999.15	\$896.10	\$770.42	\$735.74	\$696.20	\$656.78	\$728.98	\$675.00	\$767.90	\$1,018.28	\$715.79	
	50-54	\$2,992.07	\$2,560.24	\$2,198.88	\$1,648.02	\$1,708.94	\$1,622.17	\$1,458.75	\$1,308.30	\$1,124.80	\$1,074.17	\$1,016.44	\$958.90	\$1,064.31	\$985.50	\$1,121.13	\$1,486.69	\$1,045.04	
	55-59	\$3,688.83	\$3,156.45	\$2,710.94	\$2,031.79	\$2,106.91	\$1,999.93	\$1,798.45	\$1,612.96	\$1,386.73	\$1,324.31	\$1,253.14	\$1,182.20	\$1,312.15	\$1,215.00	\$1,382.21	\$1,832.89	\$1,288.40	
	60-64	\$4,565.22	\$3,906.35	\$3,354.99	\$2,514.50	\$2,607.46	\$2,475.08	\$2,225.73	\$1,996.16	\$1,716.20	\$1,638.95	\$1,550.86	\$1,463.07	\$1,623.89	\$1,503.65	\$1,710.60	\$2,268.35	\$1,594.51	
	65+ MP	\$3,305.39	\$2,828.34	\$2,429.14	\$1,820.59	\$1,887.90	\$1,792.04	\$1,611.51	\$1,445.29	\$1,242.59	\$1,186.65	\$1,122.87	\$1,059.31	\$1,175.75	\$1,088.69	\$1,238.53	\$1,642.37	\$1,154.47	
	65+ MS	\$6,430.73	\$5,502.63	\$4,725.97	\$3,542.01	\$3,672.96	\$3,486.47	\$3,135.24	\$2,811.87	\$2,417.49	\$2,308.67	\$2,184.60	\$2,060.92	\$2,287.46	\$2,118.09	\$2,409.61	\$3,195.28	\$2,246.07	
Employee and Dependents	Under 30	\$1,557.53	\$1,332.74	\$1,144.64	\$857.88	\$889.60	\$844.43	\$759.36	\$681.04	\$585.52	\$559.16	\$529.11	\$499.16	\$554.03	\$513.01	\$583.61	\$773.90	\$544.00	
	30-39	\$1,721.45	\$1,473.00	\$1,265.09	\$948.16	\$983.22	\$933.30	\$839.28	\$752.71	\$647.14	\$618.01	\$584.79	\$551.69	\$612.34	\$567.00	\$645.03	\$855.35	\$601.25	
	40-49	\$1,680.47	\$1,437.94	\$1,234.98	\$925.59	\$959.81	\$911.08	\$819.30	\$734.80	\$631.73	\$603.30	\$570.88	\$538.56	\$597.76	\$553.50	\$629.67	\$834.98	\$586.94	
	50-54	\$1,967.38	\$1,683.44	\$1,445.83	\$1,083.63	\$1,123.69	\$1,066.63	\$959.18	\$860.25	\$739.60	\$706.30	\$668.35	\$630.51	\$699.82	\$648.00	\$737.18	\$977.55	\$687.15	
	55-59	\$2,159.99	\$1,848.25	\$1,587.38	\$1,189.71	\$1,233.69	\$1,171.05	\$1,053.08	\$944.47	\$812.00	\$775.45	\$733.78	\$692.24	\$768.32	\$711.44	\$809.35	\$1,073.24	\$754.42	
	60-64	\$2,859.71	\$2,446.99	\$2,101.61	\$1,575.12	\$1,633.35	\$1,550.42	\$1,394.22	\$1,250.42	\$1,075.05	\$1,026.65	\$971.48	\$916.48	\$1,017.22	\$941.91	\$1,071.54	\$1,420.92	\$998.82	
	65+ MP	\$2,154.62	\$1,843.65	\$1,583.43	\$1,186.75	\$1,230.62	\$1,168.14	\$1,050.46	\$942.11	\$809.98	\$773.52	\$731.94	\$690.51	\$766.41	\$709.66	\$807.34	\$1,070.58	\$752.54	
	65+ MS	\$3,245.91	\$2,777.45	\$2,385.43	\$1,787.83	\$1,853.92	\$1,759.79	\$1,582.51	\$1,419.29	\$1,220.22	\$1,165.30	\$1,102.67	\$1,040.25	\$1,154.59	\$1,069.10	\$1,216.25	\$1,612.81	\$1,133.70	
Family	Under 30	\$2,213.31	\$1,893.88	\$1,626.57	\$1,219.08	\$1,264.15	\$1,199.97	\$1,079.08	\$967.78	\$832.05	\$794.60	\$751.89	\$709.32	\$787.30	\$729.00	\$829.33	\$1,099.75	\$773.05	
	30-39	\$2,541.21	\$2,174.45	\$1,867.54	\$1,399.68	\$1,451.43	\$1,377.74	\$1,238.94	\$1,111.15	\$955.31	\$912.31	\$863.28	\$814.41	\$903.93	\$837.01	\$952.20	\$1,262.67	\$887.57	
	40-49	\$2,664.17	\$2,279.67	\$1,957.91	\$1,467.41	\$1,521.66	\$1,444.40	\$1,298.89	\$1,164.93	\$1,001.54	\$956.46	\$905.05	\$853.82	\$947.67	\$877.50	\$998.27	\$1,323.76	\$930.52	
	50-54	\$3,401.95	\$2,910.97	\$2,500.10	\$1,873.78	\$1,943.05	\$1,844.39	\$1,658.58	\$1,487.52	\$1,278.89	\$1,221.32	\$1,155.69	\$1,090.26	\$1,210.10	\$1,120.50	\$1,274.71	\$1,690.35	\$1,188.20	
	55-59	\$3,717.08	\$3,180.62	\$2,731.70	\$2,047.35	\$2,123.04	\$2,015.25	\$1,812.22	\$1,625.32	\$1,397.35	\$1,334.46	\$1,262.74	\$1,191.26	\$1,322.20	\$1,224.30	\$1,392.80	\$1,846.93	\$1,298.27	
	60-64	\$5,018.06	\$4,293.84	\$3,687.78	\$2,763.92	\$2,866.10	\$2,720.59	\$2,446.50	\$2,194.17	\$1,886.43	\$1,801.52	\$1,704.69	\$1,608.19	\$1,784.97	\$1,652.80	\$1,880.27	\$2,493.36	\$1,752.67	
	65+ MP	\$3,807.41	\$3,257.92	\$2,798.08	\$2,097.11	\$2,174.63	\$2,064.22	\$1,856.27	\$1,664.81	\$1,431.32	\$1,366.88	\$1,293.42	\$1,220.20	\$1,354.33	\$1,254.05	\$1,426.64	\$1,891.82	\$1,329.82	
	65+ MS	\$6,491.78	\$5,554.87	\$4,770.83	\$3,575.64	\$3,707.83	\$3,519.57	\$3,165.01	\$2,838.57	\$2,440.44	\$2,330.59	\$2,205.34	\$2,080.49	\$2,309.18	\$2,138.20	\$2,432.48	\$3,225.61	\$2,267.40	

MC HRA HDHP \$3,000 70/50	MC HRA HDHP \$3,000 70/50	PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50
\$3000 70/50%	\$3000 70/50%	\$750/\$750 80/60%	\$500 80%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%
\$1500/\$3000	\$1500/\$3000	\$4500/\$9000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000
\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
\$245.95	\$245.95	\$551.31	\$900.07	na	na	na
\$321.25	\$321.25	\$664.28	\$1,084.50	na	na	na
\$390.21	\$390.21	\$750.63	\$1,225.48	na	na	na
\$514.00	\$514.00	\$1,042.90	\$1,702.65	na	na	na
\$693.86	\$693.86	\$1,282.01	\$2,093.01	na	na	na
\$910.30	\$910.30	\$1,634.02	\$2,667.70	na	na	na
\$647.65	\$647.65	\$1,200.86	\$1,960.53	na	na	na
\$1,075.27	\$1,075.27	\$2,424.52	\$3,958.28	na	na	na
\$690.67	\$690.67	\$1,347.49	\$2,199.92	na	na	na
\$803.11	\$803.11	\$1,504.80	\$2,456.74	na	na	na
\$803.10	\$803.10	\$1,682.63	\$2,747.06	na	na	na
\$1,172.52	\$1,172.52	\$2,086.22	\$3,405.97	na	na	na
\$1,445.57	\$1,445.57	\$2,469.23	\$4,031.26	na	na	na
\$1,789.01	\$1,789.01	\$3,071.14	\$5,013.95	na	na	na
\$1,295.31	\$1,295.31	\$2,401.66	\$3,920.95	na	na	na
\$2,520.05	\$2,520.05	\$4,001.42	\$6,532.74	na	na	na
\$610.36	\$610.36	\$1,316.71	\$2,149.67	na	na	na
\$674.60	\$674.60	\$1,461.18	\$2,385.52	na	na	na
\$658.54	\$658.54	\$1,527.29	\$2,493.46	na	na	na
\$770.97	\$770.97	\$1,656.01	\$2,703.61	na	na	na
\$846.45	\$846.45	\$1,800.85	\$2,940.07	na	na	na
\$1,120.66	\$1,120.66	\$2,236.78	\$3,651.77	na	na	na
\$844.35	\$844.35	\$1,865.72	\$3,045.99	na	na	na
\$1,271.99	\$1,271.99	\$3,091.51	\$5,047.21	na	na	na
\$867.35	\$867.35	\$2,112.90	\$3,449.52	na	na	na
\$995.85	\$995.85	\$2,301.70	\$3,757.76	na	na	na
\$1,044.03	\$1,044.03	\$2,459.29	\$4,015.04	na	na	na
\$1,333.15	\$1,333.15	\$2,699.32	\$4,406.93	na	na	na
\$1,456.64	\$1,456.64	\$2,988.06	\$4,878.32	na	na	na
\$1,966.47	\$1,966.47	\$3,673.91	\$5,998.02	na	na	na
\$1,492.04	\$1,492.04	\$3,067.15	\$5,007.44	na	na	na
\$2,543.98	\$2,543.98	\$4,668.41	\$7,621.67	na	na	na

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective February 01, 2012 - March 31, 2012

Geographic Region 7 - El Dorado (zips 95720⁰, 95735⁰), Kern, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba

Family Size	Age	Category																	
			MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50
			Deductible \$250/\$250 90/70%	Deductible \$250/\$250 80/60%	Deductible \$500/\$500 80/60%	Deductible \$1000 70/50%	Deductible \$750 80/50%	Deductible \$1000/\$1000 80/50%	Deductible \$2000/\$2000 80/50%	Deductible \$2500 75/50%	Deductible \$3500 65/50%	Deductible \$4500 60/50%	Deductible \$7500 75/50%	Deductible \$10,000 100/50%	Deductible \$2250 60/50%	Deductible \$3750 50/50%	Deductible \$2000 80/50%	Deductible \$3000/\$3000 90/50%	Deductible \$3500 80/50%
			Coinsurance \$3000/\$6000 90/70%	Coinsurance \$3500/\$7000 80/60%	Coinsurance \$4000/\$8000 80/60%	Coinsurance \$5000/\$10,000 70/50%	Coinsurance \$5000/\$10,000 80/50/50	Coinsurance \$5000/\$10,000 80/50/50	Coinsurance \$5000/\$10,000 80/50/50	Coinsurance \$5000/\$10,000 75/50%	Coinsurance \$5000/\$10,000 65/50%	Coinsurance \$4000/\$8,000 60/50%	Coinsurance \$2250/unlimited 75/50%	Coinsurance \$0/unlimited 100/50%	Coinsurance \$5000/\$10,000 60/50%	Coinsurance \$5000/\$10,000 50/50%	Coinsurance \$3500/\$7000 80/50%	Coinsurance \$2500/\$5000 90/50%	Coinsurance \$2000/\$4000 80/50%
Employee	Under 30	Pharmacy	\$621.42	\$528.42	\$455.84	\$335.63	\$348.04	\$342.70	\$313.05	\$263.28	\$218.58	na	na	\$201.78	na	na	\$248.07	\$298.26	\$204.87
			\$811.66	\$690.19	\$595.39	\$438.38	\$454.59	\$447.61	\$408.89	\$343.88	\$285.50	na	na	\$263.55	na	na	\$324.01	\$389.57	\$267.59
			\$985.91	\$838.36	\$723.21	\$532.49	\$552.18	\$543.71	\$496.67	\$417.71	\$346.79	na	na	\$320.13	na	na	\$393.57	\$473.20	\$325.04
			\$1,298.67	\$1,104.32	\$952.63	\$701.41	\$727.35	\$716.19	\$654.23	\$550.21	\$456.80	na	na	\$421.69	na	na	\$518.43	\$623.32	\$428.15
			\$1,753.12	\$1,490.75	\$1,285.99	\$946.86	\$981.87	\$966.81	\$883.16	\$742.75	\$616.65	na	na	\$569.25	na	na	\$699.84	\$841.44	\$577.97
			\$2,299.96	\$1,955.76	\$1,687.13	\$1,242.21	\$1,288.15	\$1,268.38	\$1,158.64	\$974.44	\$809.00	na	na	\$746.82	na	na	\$918.14	\$1,103.90	\$758.25
			\$1,636.35	\$1,391.46	\$1,200.34	\$883.79	\$916.47	\$902.41	\$824.34	\$693.28	\$575.57	na	na	\$531.34	na	na	\$653.23	\$785.39	\$539.47
			\$2,716.80	\$2,310.21	\$1,992.90	\$1,467.35	\$1,521.60	\$1,498.26	\$1,368.63	\$1,151.04	\$955.62	na	na	\$882.17	na	na	\$1,084.54	\$1,303.97	\$895.68
Employee and Spouse	Under 30	Pharmacy	\$1,745.05	\$1,483.89	\$1,280.07	\$942.50	\$977.35	\$962.36	\$879.09	\$739.33	\$613.81	na	na	\$566.63	na	na	\$696.62	\$837.56	\$575.31
			\$2,029.12	\$1,725.45	\$1,488.45	\$1,095.93	\$1,136.46	\$1,119.01	\$1,022.21	\$859.69	\$713.73	na	na	\$658.87	na	na	\$810.02	\$973.91	\$668.96
			\$2,029.12	\$1,725.45	\$1,488.45	\$1,095.93	\$1,136.45	\$1,119.02	\$1,022.20	\$859.69	\$713.73	na	na	\$658.87	na	na	\$810.02	\$973.91	\$668.97
			\$2,962.51	\$2,519.15	\$2,173.13	\$1,600.05	\$1,659.22	\$1,633.76	\$1,492.41	\$1,255.14	\$1,042.04	na	na	\$961.95	na	na	\$1,182.63	\$1,421.90	\$976.68
			\$3,652.39	\$3,105.78	\$2,679.19	\$1,972.66	\$2,045.60	\$2,014.22	\$1,839.95	\$1,547.42	\$1,284.70	na	na	\$1,185.96	na	na	\$1,458.03	\$1,753.02	\$1,204.12
			\$4,520.12	\$3,843.66	\$3,315.72	\$2,441.32	\$2,531.60	\$2,492.75	\$2,277.08	\$1,915.07	\$1,589.93	na	na	\$1,467.72	na	na	\$1,804.43	\$2,169.50	\$1,490.19
			\$3,272.73	\$2,782.94	\$2,400.70	\$1,767.60	\$1,832.96	\$1,804.84	\$1,648.69	\$1,386.57	\$1,151.15	na	na	\$1,062.69	na	na	\$1,306.47	\$1,570.80	\$1,078.95
			\$6,367.20	\$5,414.30	\$4,670.63	\$3,438.94	\$3,566.09	\$3,511.38	\$3,207.58	\$2,697.62	\$2,239.62	na	na	\$2,067.48	na	na	\$2,541.77	\$3,056.03	\$2,099.15
Employee and Dependents	Under 30	Pharmacy	\$1,542.15	\$1,311.35	\$1,131.23	\$832.92	\$863.71	\$850.46	\$776.88	\$653.37	\$542.44	na	na	\$500.75	na	na	\$615.62	\$740.18	\$508.42
			\$1,704.44	\$1,449.36	\$1,250.28	\$920.57	\$954.61	\$939.96	\$858.64	\$722.13	\$599.53	na	na	\$553.44	na	na	\$680.41	\$818.07	\$561.92
			\$1,663.86	\$1,414.85	\$1,220.52	\$898.65	\$931.88	\$917.59	\$838.20	\$704.94	\$585.26	na	na	\$540.27	na	na	\$664.21	\$798.59	\$548.55
			\$1,947.94	\$1,656.43	\$1,428.90	\$1,052.08	\$1,090.99	\$1,074.25	\$981.31	\$825.29	\$685.18	na	na	\$632.51	na	na	\$777.62	\$934.95	\$642.20
			\$2,138.65	\$1,818.58	\$1,568.79	\$1,155.08	\$1,197.79	\$1,179.42	\$1,077.38	\$906.09	\$752.26	na	na	\$694.43	na	na	\$853.74	\$1,026.48	\$705.07
			\$2,831.46	\$2,407.71	\$2,077.01	\$1,529.27	\$1,585.83	\$1,561.49	\$1,426.39	\$1,199.62	\$995.95	na	na	\$919.40	na	na	\$1,130.31	\$1,359.00	\$933.47
			\$2,133.33	\$1,814.06	\$1,564.90	\$1,152.21	\$1,194.81	\$1,176.48	\$1,074.70	\$903.84	\$750.38	na	na	\$692.71	na	na	\$851.62	\$1,023.92	\$703.31
			\$3,213.84	\$2,732.86	\$2,357.50	\$1,735.80	\$1,799.98	\$1,772.37	\$1,619.02	\$1,361.62	\$1,130.45	na	na	\$1,043.56	na	na	\$1,282.96	\$1,542.53	\$1,059.54
Family	Under 30	Pharmacy	\$2,191.45	\$1,863.48	\$1,607.53	\$1,183.61	\$1,227.37	\$1,208.54	\$1,103.98	\$928.46	\$770.83	na	na	\$711.58	na	na	\$874.82	\$1,051.82	\$722.48
			\$2,516.10	\$2,139.55	\$1,845.68	\$1,358.95	\$1,409.20	\$1,387.57	\$1,267.53	\$1,066.01	\$885.02	na	na	\$817.00	na	na	\$1,004.42	\$1,207.64	\$829.51
			\$2,637.85	\$2,243.08	\$1,934.99	\$1,424.71	\$1,477.39	\$1,454.72	\$1,328.86	\$1,117.60	\$927.85	na	na	\$856.53	na	na	\$1,053.02	\$1,266.07	\$869.65
			\$3,368.34	\$2,864.25	\$2,470.83	\$1,819.24	\$1,886.51	\$1,857.57	\$1,696.86	\$1,427.08	\$1,184.79	na	na	\$1,093.73	na	na	\$1,344.64	\$1,616.69	\$1,110.48
			\$3,680.37	\$3,129.57	\$2,699.71	\$1,987.77	\$2,061.27	\$2,029.65	\$1,854.04	\$1,559.28	\$1,294.54	na	na	\$1,195.04	na	na	\$1,469.19	\$1,766.45	\$1,213.35
			\$4,968.48	\$4,224.92	\$3,644.61	\$2,683.48	\$2,782.71	\$2,740.01	\$2,502.95	\$2,105.03	\$1,747.63	na	na	\$1,613.31	na	na	\$1,983.41	\$2,384.70	\$1,638.01
			\$3,769.80	\$3,205.62	\$2,765.32	\$2,036.07	\$2,111.35	\$2,078.96	\$1,899.10	\$1,597.17	\$1,326.00	na	na	\$1,224.09	na	na	\$1,504.90	\$1,809.37	\$1,242.83
			\$6,427.65	\$5,465.70	\$4,714.98	\$3,471.58	\$3,599.94	\$3,544.71	\$3,238.03	\$2,723.23	\$2,260.88	na	na	\$2,087.11	na	na	\$2,565.91	\$3,085.05	\$2,119.07

Aetna Life Insurance Company
Standard Employee Risk Rates

Change in rates 2Q12 vs February/March 2012

Geographic Region 7 - El Dorado (zips 95720⁸, 95735⁵), Kern, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba

MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50	Family Size	Age	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50
\$3000 80/50%	\$5000 80/50%	\$500/\$500 90/70%	\$500 80%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%	Category	Category	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%
\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000			\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000
\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70		Pharmacy	\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
\$272.33	\$244.01	\$724.59	\$896.38	na	na	na	Employee	Under 30	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$355.70	\$318.71	\$873.07	\$1,080.06	na	na	na		30-39	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$432.06	\$387.13	\$986.56	\$1,220.46	na	na	na		40-49	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$569.13	\$509.94	\$1,370.69	\$1,695.67	na	na	na		50-54	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$768.28	\$688.39	\$1,684.95	\$2,084.43	na	na	na		55-59	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$1,007.93	\$903.12	\$2,147.60	\$2,656.76	na	na	na		60-64	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$717.11	\$642.54	\$1,578.30	\$1,952.49	na	na	na		65+ MP	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$1,190.61	\$1,066.79	\$3,186.56	\$3,942.05	na	na	na		65+ MS	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$764.75	\$685.22	\$1,771.02	\$2,190.90	na	na	na	Employee and Spouse	Under 30	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$889.24	\$796.77	\$1,977.77	\$2,446.67	na	na	na		30-39	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$889.24	\$796.76	\$2,211.49	\$2,735.80	na	na	na		40-49	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$1,298.29	\$1,163.27	\$2,741.93	\$3,392.01	na	na	na		50-54	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$1,600.61	\$1,434.17	\$3,245.32	\$4,014.74	na	na	na		55-59	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$1,980.89	\$1,774.90	\$4,036.42	\$4,993.39	na	na	na		60-64	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$1,434.23	\$1,285.09	\$3,156.51	\$3,904.87	na	na	na		65+ MP	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$2,790.35	\$2,500.17	\$5,259.09	\$6,505.95	na	na	na		65+ MS	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$675.83	\$605.55	\$1,730.57	\$2,140.86	na	na	na	Employee and Dependents	Under 30	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$746.95	\$669.27	\$1,920.44	\$2,375.75	na	na	na		30-39	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$729.17	\$653.34	\$2,007.33	\$2,483.24	na	na	na		40-49	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$853.67	\$764.89	\$2,176.50	\$2,692.53	na	na	na		50-54	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$937.23	\$839.77	\$2,366.86	\$2,928.01	na	na	na		55-59	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$1,240.85	\$1,111.82	\$2,939.81	\$3,636.80	na	na	na		60-64	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$934.90	\$837.69	\$2,452.14	\$3,033.50	na	na	na		65+ MP	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$1,408.43	\$1,261.96	\$4,063.19	\$5,026.52	na	na	na		65+ MS	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$960.38	\$860.51	\$2,777.00	\$3,435.38	na	na	na	Family	Under 30	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$1,102.65	\$987.98	\$3,025.14	\$3,742.36	na	na	na		30-39	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$1,156.00	\$1,035.79	\$3,232.26	\$3,998.58	na	na	na		40-49	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$1,476.14	\$1,322.63	\$3,547.74	\$4,388.87	na	na	na		50-54	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$1,612.87	\$1,445.15	\$3,927.23	\$4,858.32	na	na	na		55-59	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$2,177.38	\$1,950.96	\$4,828.63	\$5,973.43	na	na	na		60-64	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$1,652.07	\$1,480.27	\$4,031.18	\$4,986.91	na	na	na		65+ MP	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na
\$2,816.85	\$2,523.91	\$6,135.72	\$7,590.42	na	na	na		65+ MS	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	4.2%	7.9%	na

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2012 - June 30, 2012

Geographic Region 8 - Alameda, Contra Costa, Marin, San Benito, San Francisco, Santa Clara (zips 950, 951), Sonoma

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	
	Deductible	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	
	Coinsurance	\$3000/\$6000 90/70%	\$3500/\$7000 80/60%	\$4000/\$8000 80/60%	\$5000/\$10,000 70/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 80/50%	\$5000/\$10,000 75/50%	\$5000/\$10,000 65/50%	\$4000/\$8,000 60/50%	\$2250/unlimited 75/50%	\$0/unlimited 100/50%	\$5000/\$10,000 60/50%	\$5000/\$10,000 50/50%	\$3500/\$7000 80/50%	\$2500/\$5000 90/50%	\$1000/\$2000 80/50%	
	Pharmacy	\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
Employee	Under 30	\$778.36	\$666.02	\$572.02	\$428.72	\$444.57	\$422.00	\$379.48	\$243.50	\$221.58	\$211.61	\$205.26	\$201.16	\$222.18	\$205.73	\$291.65	\$386.75	\$271.86	
	30-39	\$1,016.65	\$869.92	\$747.14	\$559.97	\$580.67	\$551.19	\$495.65	\$318.05	\$289.41	\$276.39	\$268.10	\$262.74	\$290.20	\$268.71	\$380.94	\$505.15	\$355.09	
	40-49	\$1,234.91	\$1,056.67	\$907.54	\$680.18	\$705.33	\$669.52	\$602.06	\$386.32	\$351.55	\$335.73	\$325.65	\$319.15	\$352.50	\$326.40	\$462.72	\$613.60	\$431.32	
	50-54	\$1,626.65	\$1,391.88	\$1,195.43	\$895.96	\$929.08	\$881.91	\$793.05	\$508.88	\$463.07	\$442.23	\$428.96	\$420.39	\$464.32	\$429.94	\$609.50	\$808.25	\$568.15	
	55-59	\$2,195.87	\$1,878.94	\$1,613.75	\$1,209.48	\$1,254.20	\$1,190.52	\$1,070.57	\$686.95	\$625.11	\$596.98	\$579.07	\$567.50	\$626.80	\$580.39	\$822.79	\$1,091.08	\$766.96	
	60-64	\$2,880.82	\$2,465.03	\$2,117.13	\$1,586.75	\$1,645.42	\$1,561.88	\$1,404.51	\$901.23	\$820.10	\$783.20	\$759.70	\$744.52	\$822.32	\$761.44	\$1,079.44	\$1,431.42	\$1,006.19	
	65+ MP	\$2,049.61	\$1,753.79	\$1,506.27	\$1,128.92	\$1,170.66	\$1,111.23	\$999.26	\$641.19	\$583.47	\$557.22	\$540.50	\$529.70	\$585.05	\$541.74	\$767.98	\$1,018.41	\$715.87	
	65+ MS	\$3,402.93	\$2,911.79	\$2,500.83	\$1,874.33	\$1,943.63	\$1,844.95	\$1,659.06	\$1,064.56	\$968.73	\$925.14	\$897.38	\$879.46	\$971.35	\$899.44	\$1,275.07	\$1,690.84	\$1,188.55	
Employee and Spouse	Under 30	\$2,185.76	\$1,870.29	\$1,606.32	\$1,203.91	\$1,248.42	\$1,185.04	\$1,065.64	\$683.79	\$622.23	\$594.23	\$576.40	\$564.89	\$623.92	\$577.72	\$819.00	\$1,086.06	\$763.43	
	30-39	\$2,541.58	\$2,174.76	\$1,867.82	\$1,399.90	\$1,451.65	\$1,377.96	\$1,239.11	\$795.11	\$723.52	\$690.97	\$670.24	\$656.84	\$725.49	\$671.77	\$952.33	\$1,262.86	\$887.71	
	40-49	\$2,541.59	\$2,174.75	\$1,867.82	\$1,399.90	\$1,451.65	\$1,377.95	\$1,239.11	\$795.10	\$723.53	\$690.97	\$670.23	\$656.85	\$725.49	\$671.77	\$952.33	\$1,262.86	\$887.71	
	50-54	\$3,710.69	\$3,175.13	\$2,727.00	\$2,043.85	\$2,119.41	\$2,011.80	\$1,809.10	\$1,160.85	\$1,056.34	\$1,008.81	\$978.54	\$958.99	\$1,059.20	\$980.78	\$1,390.39	\$1,843.76	\$1,296.05	
	55-59	\$4,574.80	\$3,914.52	\$3,362.04	\$2,519.79	\$2,612.96	\$2,480.29	\$2,230.39	\$1,431.17	\$1,302.33	\$1,243.73	\$1,206.41	\$1,182.31	\$1,305.86	\$1,209.17	\$1,714.17	\$2,273.12	\$1,597.86	
	60-64	\$5,661.68	\$4,844.53	\$4,160.80	\$3,118.45	\$3,233.74	\$3,069.57	\$2,760.29	\$1,771.19	\$1,611.74	\$1,539.22	\$1,493.04	\$1,463.21	\$1,616.11	\$1,496.46	\$2,121.42	\$2,813.17	\$1,977.47	
	65+ MP	\$4,099.26	\$3,507.61	\$3,012.56	\$2,257.86	\$2,341.34	\$2,222.48	\$1,998.54	\$1,282.40	\$1,166.95	\$1,114.45	\$1,081.01	\$1,059.41	\$1,170.11	\$1,083.49	\$1,535.98	\$2,036.84	\$1,431.76	
	65+ MS	\$7,975.24	\$6,824.18	\$5,861.04	\$4,392.75	\$4,555.16	\$4,323.90	\$3,888.23	\$2,494.95	\$2,270.35	\$2,168.20	\$2,103.14	\$2,061.13	\$2,276.50	\$2,107.96	\$2,988.31	\$3,962.72	\$2,785.53	
Employee and Dependents	Under 30	\$1,931.62	\$1,652.83	\$1,419.55	\$1,063.93	\$1,103.27	\$1,047.26	\$941.74	\$604.28	\$549.88	\$525.14	\$509.38	\$499.21	\$551.37	\$510.55	\$723.77	\$959.78	\$674.66	
	30-39	\$2,134.90	\$1,826.77	\$1,568.95	\$1,175.90	\$1,219.37	\$1,157.47	\$1,040.84	\$667.88	\$607.75	\$580.40	\$562.99	\$551.74	\$609.40	\$564.28	\$799.95	\$1,060.78	\$745.66	
	40-49	\$2,084.08	\$1,783.28	\$1,531.60	\$1,147.90	\$1,190.35	\$1,129.91	\$1,016.06	\$651.97	\$593.29	\$566.59	\$549.58	\$538.61	\$594.89	\$550.85	\$780.90	\$1,035.54	\$727.91	
	50-54	\$2,439.90	\$2,087.75	\$1,793.09	\$1,343.90	\$1,393.58	\$1,322.83	\$1,189.54	\$763.29	\$694.58	\$663.33	\$643.42	\$630.57	\$696.46	\$644.89	\$914.22	\$1,212.34	\$852.20	
	55-59	\$2,678.76	\$2,292.14	\$1,968.63	\$1,475.46	\$1,530.01	\$1,452.33	\$1,306.00	\$838.02	\$762.58	\$728.26	\$706.41	\$692.30	\$764.64	\$708.02	\$1,003.73	\$1,331.02	\$935.62	
	60-64	\$3,546.55	\$3,034.67	\$2,606.38	\$1,953.43	\$2,025.66	\$1,922.81	\$1,729.08	\$1,109.49	\$1,009.62	\$964.19	\$935.26	\$916.57	\$1,012.35	\$937.40	\$1,328.89	\$1,762.21	\$1,238.71	
	65+ MP	\$2,672.10	\$2,286.44	\$1,963.74	\$1,471.79	\$1,526.20	\$1,448.72	\$1,302.75	\$835.93	\$760.68	\$726.45	\$704.66	\$690.58	\$762.74	\$706.27	\$1,001.23	\$1,327.71	\$933.29	
	65+ MS	\$4,025.50	\$3,444.50	\$2,958.36	\$2,217.24	\$2,299.22	\$2,182.48	\$1,962.58	\$1,259.32	\$1,145.96	\$1,094.39	\$1,061.56	\$1,040.36	\$1,149.06	\$1,063.99	\$1,508.34	\$2,000.18	\$1,406.00	
Family	Under 30	\$2,744.90	\$2,348.73	\$2,017.24	\$1,511.89	\$1,567.79	\$1,488.19	\$1,338.24	\$858.71	\$781.41	\$746.25	\$723.85	\$709.39	\$783.52	\$725.51	\$1,028.51	\$1,363.88	\$958.72	
	30-39	\$3,151.55	\$2,696.69	\$2,316.09	\$1,735.87	\$1,800.04	\$1,708.66	\$1,536.49	\$985.93	\$897.16	\$856.80	\$831.09	\$814.48	\$899.60	\$832.99	\$1,180.88	\$1,565.93	\$1,100.75	
	40-49	\$3,304.05	\$2,827.17	\$2,428.16	\$1,819.86	\$1,887.15	\$1,791.34	\$1,610.84	\$1,033.62	\$940.58	\$898.26	\$871.30	\$853.90	\$943.13	\$873.30	\$1,238.02	\$1,641.71	\$1,154.01	
	50-54	\$4,219.01	\$3,610.09	\$3,100.57	\$2,323.83	\$2,409.74	\$2,287.40	\$2,056.93	\$1,319.87	\$1,201.05	\$1,147.01	\$1,112.59	\$1,090.36	\$1,204.30	\$1,115.13	\$1,580.85	\$2,096.34	\$1,473.59	
	55-59	\$4,609.84	\$3,944.51	\$3,387.79	\$2,539.09	\$2,632.97	\$2,499.29	\$2,247.47	\$1,442.13	\$1,312.31	\$1,253.26	\$1,215.65	\$1,191.37	\$1,315.86	\$1,218.43	\$1,727.30	\$2,290.53	\$1,610.10	
	60-64	\$6,223.28	\$5,325.08	\$4,573.52	\$3,427.77	\$3,554.51	\$3,374.05	\$3,034.09	\$1,946.88	\$1,771.62	\$1,691.90	\$1,641.13	\$1,608.35	\$1,776.41	\$1,644.89	\$2,331.85	\$3,092.21	\$2,173.62	
	65+ MP	\$4,721.86	\$4,040.36	\$3,470.12	\$2,600.79	\$2,696.95	\$2,560.03	\$2,302.08	\$1,477.17	\$1,344.19	\$1,283.72	\$1,245.20	\$1,220.32	\$1,347.83	\$1,248.05	\$1,769.27	\$2,346.19	\$1,649.21	
	65+ MS	\$8,050.95	\$6,888.97	\$5,916.68	\$4,434.46	\$4,598.41	\$4,364.95	\$3,925.15	\$2,518.64	\$2,291.91	\$2,188.78	\$2,123.10	\$2,080.70	\$2,298.11	\$2,127.97	\$3,016.68	\$4,000.34	\$2,811.98	

MC HRA HDHP \$3,000 70/50	MC HRA HDHP \$3,000 70/50	PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50
\$3000 70/50%	\$3000 70/50%	\$750/\$750 80/60%	\$500 80%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%
\$1500/\$3000	\$1500/\$3000	\$4500/\$9000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000
\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
\$289.77	\$289.77	\$594.95	\$971.31	na	na	na
\$378.48	\$378.48	\$716.86	\$1,170.34	na	na	na
\$459.73	\$459.73	\$810.05	\$1,322.48	na	na	na
\$605.57	\$605.57	\$1,125.46	\$1,837.41	na	na	na
\$817.48	\$817.48	\$1,383.49	\$2,258.67	na	na	na
\$1,072.48	\$1,072.48	\$1,763.36	\$2,878.85	na	na	na
\$763.03	\$763.03	\$1,295.92	\$2,115.70	na	na	na
\$1,266.85	\$1,266.85	\$2,616.44	\$4,271.57	na	na	na
\$813.72	\$813.72	\$1,454.16	\$2,374.05	na	na	na
\$946.19	\$946.19	\$1,623.92	\$2,651.19	na	na	na
\$946.18	\$946.18	\$1,815.82	\$2,964.49	na	na	na
\$1,381.42	\$1,381.42	\$2,251.36	\$3,675.55	na	na	na
\$1,703.11	\$1,703.11	\$2,664.68	\$4,350.33	na	na	na
\$2,107.75	\$2,107.75	\$3,314.24	\$5,410.81	na	na	na
\$1,526.08	\$1,526.08	\$2,591.77	\$4,231.29	na	na	na
\$2,969.04	\$2,969.04	\$4,318.17	\$7,049.79	na	na	na
\$719.11	\$719.11	\$1,420.94	\$2,319.82	na	na	na
\$794.79	\$794.79	\$1,576.84	\$2,574.34	na	na	na
\$775.86	\$775.86	\$1,648.19	\$2,690.82	na	na	na
\$908.33	\$908.33	\$1,787.10	\$2,917.60	na	na	na
\$997.25	\$997.25	\$1,943.40	\$3,172.77	na	na	na
\$1,320.32	\$1,320.32	\$2,413.83	\$3,940.81	na	na	na
\$994.77	\$994.77	\$2,013.41	\$3,287.07	na	na	na
\$1,498.62	\$1,498.62	\$3,336.23	\$5,446.69	na	na	na
\$1,021.88	\$1,021.88	\$2,280.15	\$3,722.55	na	na	na
\$1,173.27	\$1,173.27	\$2,483.90	\$4,055.19	na	na	na
\$1,230.04	\$1,230.04	\$2,653.96	\$4,332.83	na	na	na
\$1,570.66	\$1,570.66	\$2,913.00	\$4,755.73	na	na	na
\$1,716.16	\$1,716.16	\$3,224.59	\$5,264.43	na	na	na
\$2,316.82	\$2,316.82	\$3,964.72	\$6,472.77	na	na	na
\$1,757.86	\$1,757.86	\$3,309.94	\$5,403.77	na	na	na
\$2,997.23	\$2,997.23	\$5,037.95	\$8,224.91	na	na	na

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective February 01, 2012 - March 31, 2012

Geographic Region 8 - Alameda, Contra Costa, Marin, San Benito, San Francisco, Santa Clara (zips 950, 951), Sonoma

Family Size	Age	Category																	
			MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50
			\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1000/\$1000 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%
			\$3000/\$6000 Pharmacy	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$2000/\$4000
Employee	Under 30		\$770.65	\$655.32	\$565.31	\$416.23	\$431.62	\$425.00	\$388.23	\$314.59	\$271.07	na	na	\$227.48	na	na	\$307.65	\$369.88	\$254.07
	30-39		\$1,006.58	\$855.94	\$738.37	\$543.65	\$563.76	\$555.11	\$507.08	\$410.90	\$354.06	na	na	\$297.12	na	na	\$401.83	\$483.12	\$331.85
	40-49		\$1,222.67	\$1,039.70	\$896.89	\$660.37	\$684.79	\$674.28	\$615.95	\$499.11	\$430.07	na	na	\$360.91	na	na	\$488.10	\$586.83	\$403.09
	50-54		\$1,610.54	\$1,369.52	\$1,181.41	\$869.86	\$902.02	\$888.18	\$811.34	\$657.44	\$566.49	na	na	\$475.40	na	na	\$642.94	\$772.99	\$530.97
	55-59		\$2,174.12	\$1,848.75	\$1,594.82	\$1,174.25	\$1,217.66	\$1,198.99	\$1,095.25	\$887.50	\$764.73	na	na	\$641.75	na	na	\$867.93	\$1,043.49	\$716.77
	60-64		\$2,852.28	\$2,425.43	\$2,092.29	\$1,540.53	\$1,597.49	\$1,572.99	\$1,436.89	\$1,164.34	\$1,003.27	na	na	\$841.94	na	na	\$1,138.66	\$1,368.98	\$940.35
	65+ MP		\$2,029.31	\$1,725.62	\$1,488.60	\$1,096.03	\$1,136.56	\$1,119.13	\$1,022.30	\$828.39	\$713.79	na	na	\$599.01	na	na	\$810.12	\$973.98	\$669.03
	65+ MS		\$3,369.22	\$2,865.01	\$2,471.49	\$1,819.73	\$1,887.01	\$1,858.07	\$1,697.31	\$1,375.36	\$1,185.10	na	na	\$994.53	na	na	\$1,345.02	\$1,617.09	\$1,110.77
Employee and Spouse	Under 30		\$2,164.11	\$1,840.24	\$1,587.48	\$1,168.84	\$1,212.06	\$1,193.47	\$1,090.21	\$883.42	\$761.21	na	na	\$638.80	na	na	\$863.93	\$1,038.68	\$713.47
	30-39		\$2,516.41	\$2,139.82	\$1,845.90	\$1,359.11	\$1,409.37	\$1,387.75	\$1,267.69	\$1,027.23	\$885.13	na	na	\$742.79	na	na	\$1,004.57	\$1,207.77	\$829.61
	40-49		\$2,516.40	\$2,139.82	\$1,845.91	\$1,359.12	\$1,409.37	\$1,387.75	\$1,267.69	\$1,027.23	\$885.13	na	na	\$742.79	na	na	\$1,004.57	\$1,207.77	\$829.61
	50-54		\$3,673.94	\$3,124.12	\$2,695.01	\$1,984.31	\$2,057.67	\$2,026.11	\$1,850.82	\$1,499.75	\$1,292.27	na	na	\$1,084.47	na	na	\$1,466.67	\$1,763.33	\$1,211.24
	55-59		\$4,529.49	\$3,851.63	\$3,322.60	\$2,446.39	\$2,536.84	\$2,497.93	\$2,281.81	\$1,848.99	\$1,593.21	na	na	\$1,337.01	na	na	\$1,808.21	\$2,173.97	\$1,493.29
	60-64		\$5,605.60	\$4,766.71	\$4,111.99	\$3,027.60	\$3,139.55	\$3,091.40	\$2,823.93	\$2,288.28	\$1,971.73	na	na	\$1,654.66	na	na	\$2,237.81	\$2,690.46	\$1,848.07
	65+ MP		\$4,058.66	\$3,451.27	\$2,977.23	\$2,192.08	\$2,273.14	\$2,238.28	\$2,044.62	\$1,656.80	\$1,427.60	na	na	\$1,198.03	na	na	\$1,620.25	\$1,947.98	\$1,338.07
	65+ MS		\$7,896.24	\$6,714.55	\$5,792.28	\$4,264.78	\$4,422.47	\$4,354.64	\$3,977.88	\$3,223.35	\$2,777.44	na	na	\$2,330.81	na	na	\$3,152.24	\$3,789.87	\$2,603.25
Employee and Dependents	Under 30		\$1,912.48	\$1,626.27	\$1,402.90	\$1,032.94	\$1,071.13	\$1,054.70	\$963.45	\$780.70	\$672.70	na	na	\$564.53	na	na	\$763.48	\$917.91	\$630.51
	30-39		\$2,113.75	\$1,797.42	\$1,550.54	\$1,141.64	\$1,183.86	\$1,165.70	\$1,064.84	\$862.86	\$743.50	na	na	\$623.94	na	na	\$843.82	\$1,014.52	\$696.87
	40-49		\$2,063.43	\$1,754.64	\$1,513.63	\$1,114.47	\$1,155.68	\$1,137.94	\$1,039.50	\$842.32	\$725.80	na	na	\$609.09	na	na	\$823.74	\$990.36	\$680.27
	50-54		\$2,415.73	\$2,054.21	\$1,772.06	\$1,304.75	\$1,352.99	\$1,332.23	\$1,216.97	\$986.13	\$849.71	na	na	\$713.08	na	na	\$964.38	\$1,159.45	\$796.43
	55-59		\$2,652.23	\$2,255.31	\$1,945.54	\$1,432.48	\$1,485.44	\$1,462.66	\$1,336.11	\$1,082.67	\$932.90	na	na	\$782.88	na	na	\$1,058.80	\$1,272.96	\$874.39
	60-64		\$3,511.41	\$2,985.92	\$2,575.80	\$1,896.53	\$1,966.65	\$1,936.49	\$1,768.94	\$1,433.41	\$1,235.11	na	na	\$1,036.50	na	na	\$1,401.79	\$1,685.34	\$1,157.65
	65+ MP		\$2,645.63	\$2,249.71	\$1,940.70	\$1,428.91	\$1,481.75	\$1,459.02	\$1,332.78	\$1,079.98	\$930.58	na	na	\$780.94	na	na	\$1,056.16	\$1,269.79	\$872.22
	65+ MS		\$3,985.62	\$3,389.16	\$2,923.65	\$2,152.65	\$2,232.24	\$2,198.00	\$2,007.83	\$1,626.98	\$1,401.91	na	na	\$1,176.48	na	na	\$1,591.09	\$1,912.94	\$1,313.99
Family	Under 30		\$2,717.71	\$2,311.00	\$1,993.58	\$1,467.84	\$1,522.12	\$1,498.77	\$1,369.10	\$1,109.41	\$955.93	na	na	\$802.21	na	na	\$1,084.93	\$1,304.39	\$895.98
	30-39		\$3,120.33	\$2,653.36	\$2,288.91	\$1,685.29	\$1,747.61	\$1,720.81	\$1,571.92	\$1,273.76	\$1,097.56	na	na	\$921.06	na	na	\$1,245.66	\$1,497.63	\$1,028.72
	40-49		\$3,271.32	\$2,781.76	\$2,399.67	\$1,766.85	\$1,832.18	\$1,804.07	\$1,648.00	\$1,335.40	\$1,150.66	na	na	\$965.63	na	na	\$1,305.94	\$1,570.09	\$1,078.49
	50-54		\$4,177.22	\$3,552.09	\$3,064.20	\$2,256.13	\$2,339.55	\$2,303.66	\$2,104.36	\$1,705.20	\$1,469.30	na	na	\$1,233.03	na	na	\$1,667.58	\$2,004.89	\$1,377.16
	55-59		\$4,564.18	\$3,881.13	\$3,348.05	\$2,465.13	\$2,556.27	\$2,517.07	\$2,299.29	\$1,863.16	\$1,605.42	na	na	\$1,347.25	na	na	\$1,822.06	\$2,190.62	\$1,504.73
	60-64		\$6,161.63	\$5,239.53	\$4,519.86	\$3,327.92	\$3,450.97	\$3,398.04	\$3,104.04	\$2,515.26	\$2,167.31	na	na	\$1,818.79	na	na	\$2,459.78	\$2,957.33	\$2,031.39
	65+ MP		\$4,675.09	\$3,975.45	\$3,429.41	\$2,525.02	\$2,618.39	\$2,578.23	\$2,355.16	\$1,908.43	\$1,644.42	na	na	\$1,379.99	na	na	\$1,866.34	\$2,243.85	\$1,541.30
	65+ MS		\$7,971.20	\$6,778.29	\$5,847.27	\$4,305.27	\$4,464.46	\$4,395.98	\$4,015.65	\$3,253.95	\$2,803.81	na	na	\$2,352.94	na	na	\$3,182.17	\$3,825.85	\$2,627.96

Aetna Life Insurance Company
Standard Employee Risk Rates

Change in rates 2Q12 vs February/March 2012

Geographic Region 8 - Alameda, Contra Costa, Marin, San Benito, San Francisco, Santa Clara (zips 950, 951), Sonoma

MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50	Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50
\$3000 80/50%	\$5000 80/50%	\$500/\$500 90/70%	\$500 80%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%			Deductible Coinsurance Coinsurance Max	\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%
\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	\$6,000/\$12,000 0	\$7,500/\$15,000 0	\$5,500/\$11,000 00		Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000
\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70			\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
\$320.85	\$302.61	\$781.95	\$967.33	na	na	na	Employee	Under 30	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$419.08	\$395.25	\$942.18	\$1,165.55	na	na	na		30-39	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$509.04	\$480.11	\$1,064.66	\$1,317.06	na	na	na		40-49	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$670.53	\$632.41	\$1,479.20	\$1,829.88	na	na	na		50-54	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$905.17	\$853.71	\$1,818.34	\$2,249.42	na	na	na		55-59	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,187.51	\$1,120.00	\$2,317.61	\$2,867.05	na	na	na		60-64	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$844.88	\$796.85	\$1,703.24	\$2,107.03	na	na	na		65+ MP	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,402.73	\$1,322.99	\$3,438.81	\$4,254.07	na	na	na		65+ MS	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$901.00	\$849.78	\$1,911.22	\$2,364.32	na	na	na	Employee and Spouse	Under 30	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,047.68	\$988.11	\$2,134.33	\$2,640.33	na	na	na		30-39	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,047.67	\$988.12	\$2,386.55	\$2,952.34	na	na	na		40-49	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,529.60	\$1,442.64	\$2,958.99	\$3,660.48	na	na	na		50-54	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,885.80	\$1,778.59	\$3,502.23	\$4,332.51	na	na	na		55-59	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$2,333.82	\$2,201.14	\$4,355.95	\$5,388.63	na	na	na		60-64	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,689.77	\$1,593.71	\$3,406.39	\$4,213.95	na	na	na		65+ MP	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$3,287.49	\$3,100.61	\$5,675.41	\$7,020.91	na	na	na		65+ MS	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$796.24	\$750.97	\$1,867.56	\$2,310.31	na	na	na	Employee and Dependents	Under 30	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$880.04	\$830.00	\$2,072.46	\$2,563.79	na	na	na		30-39	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$859.08	\$810.25	\$2,166.24	\$2,679.79	na	na	na		40-49	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,005.76	\$948.58	\$2,348.80	\$2,905.64	na	na	na		50-54	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,104.23	\$1,041.45	\$2,554.23	\$3,159.77	na	na	na		55-59	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,461.93	\$1,378.82	\$3,172.54	\$3,924.66	na	na	na		60-64	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,101.48	\$1,038.86	\$2,646.25	\$3,273.60	na	na	na		65+ MP	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,659.36	\$1,565.03	\$4,384.84	\$5,424.37	na	na	na		65+ MS	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,131.48	\$1,067.16	\$2,996.83	\$3,707.30	na	na	na	Family	Under 30	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,299.11	\$1,225.25	\$3,264.62	\$4,038.58	na	na	na		30-39	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,361.97	\$1,284.55	\$3,488.13	\$4,315.08	na	na	na		40-49	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,739.14	\$1,640.27	\$3,828.59	\$4,736.25	na	na	na		50-54	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,900.24	\$1,792.21	\$4,238.12	\$5,242.87	na	na	na		55-59	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$2,565.31	\$2,419.48	\$5,210.88	\$6,446.24	na	na	na		60-64	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$1,946.42	\$1,835.77	\$4,350.29	\$5,381.63	na	na	na		65+ MP	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na
\$3,318.71	\$3,130.04	\$6,621.44	\$8,191.21	na	na	na		65+ MS	1.0%	1.6%	1.2%	3.0%	3.0%	-0.7%	-2.3%	-22.6%	-18.3%	na

* Indemnity Only

PPO and Indemnity Only (no MC)

[illegible]

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective April 01, 2012 - June 30, 2012

Geographic Region 9 - Alpine⁺, Amador(zip 95644⁺), Butte⁺, Calaveras⁺, Colusa⁺, Del Norte (zips 95538⁺, 95548⁺), Glenn⁺, Humboldt⁺, Imperial, Inyo⁺, Lake⁺, Lassen⁺, Mariposa⁺, Mendocino⁺, Modoc⁺, Mono⁺, Monterey(zips 93426⁺, 93450⁺), Napa, Nevada⁺ (zips 96160-96162 all products are available), Plumas⁺, San Bernardino⁺, Shasta⁺, Sierra⁺, Siskiyou⁺, Solano, Tehama⁺, Trinity⁺, Tuolumne

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50	
		Deductible 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%	\$7500 75/50%	\$10,000 100/50%	\$2250 60/50%	\$3750 50/50%	\$2000 80/50%	\$3000/\$3000 90/50%	\$3500 80/50%	
	Coinsurance 90/70%	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000	\$2250/unlimited	\$0/unlimited	\$5000/\$10,000	\$5000/\$10,000	\$3500/\$7000	\$2500/\$5000	\$1000/\$2000	
	Pharmacy	\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
Employee	Under 30	\$746.33	\$638.61	\$548.48	\$411.07	\$426.28	\$404.63	\$363.87	\$326.33	\$280.56	\$267.94	\$254.82	\$240.39	\$241.34	\$223.47	\$279.65	\$370.83	\$260.67	
	30-39	\$974.81	\$834.11	\$716.39	\$536.92	\$556.78	\$528.50	\$475.27	\$426.23	\$366.45	\$349.97	\$332.83	\$313.98	\$315.22	\$291.88	\$365.26	\$484.36	\$340.47	
	40-49	\$1,184.09	\$1,013.19	\$870.19	\$652.18	\$676.31	\$641.96	\$577.30	\$517.74	\$445.12	\$425.10	\$404.28	\$381.39	\$382.90	\$354.55	\$443.68	\$588.34	\$413.57	
	50-54	\$1,559.71	\$1,334.60	\$1,146.24	\$859.07	\$890.86	\$845.61	\$760.43	\$681.98	\$586.33	\$559.95	\$532.53	\$502.38	\$504.36	\$467.02	\$584.43	\$774.98	\$544.76	
	55-59	\$2,105.51	\$1,801.61	\$1,547.34	\$1,159.69	\$1,202.60	\$1,141.52	\$1,026.53	\$920.63	\$791.50	\$755.90	\$718.88	\$678.18	\$680.86	\$630.44	\$788.93	\$1,046.17	\$735.39	
	60-64	\$2,762.27	\$2,363.59	\$2,030.00	\$1,521.43	\$1,577.72	\$1,497.59	\$1,346.73	\$1,207.79	\$1,038.39	\$991.68	\$943.12	\$889.72	\$893.23	\$827.09	\$1,035.02	\$1,372.49	\$964.78	
	65+ MP	\$1,965.27	\$1,681.61	\$1,444.28	\$1,082.45	\$1,122.50	\$1,065.49	\$958.16	\$859.31	\$738.78	\$705.55	\$671.00	\$633.00	\$635.51	\$588.45	\$736.39	\$976.48	\$686.41	
	65+ MS	\$3,262.90	\$2,791.95	\$2,397.91	\$1,797.17	\$1,863.66	\$1,769.01	\$1,590.81	\$1,426.69	\$1,226.59	\$1,171.41	\$1,114.05	\$1,050.97	\$1,055.12	\$976.99	\$1,222.61	\$1,621.24	\$1,139.63	
Employee and Spouse	Under 30	\$2,095.81	\$1,793.32	\$1,540.22	\$1,154.35	\$1,197.06	\$1,136.26	\$1,021.80	\$916.39	\$787.86	\$752.42	\$715.57	\$675.05	\$677.72	\$627.54	\$785.30	\$1,041.35	\$732.00	
	30-39	\$2,436.99	\$2,085.25	\$1,790.95	\$1,342.27	\$1,391.93	\$1,321.24	\$1,188.15	\$1,065.56	\$916.11	\$874.91	\$832.06	\$784.94	\$788.04	\$729.69	\$913.14	\$1,210.88	\$851.16	
	40-49	\$2,436.99	\$2,085.26	\$1,790.95	\$1,342.27	\$1,391.93	\$1,321.23	\$1,188.15	\$1,065.57	\$916.11	\$874.91	\$832.06	\$784.95	\$788.05	\$729.70	\$913.14	\$1,210.87	\$851.17	
	50-54	\$3,557.99	\$3,044.46	\$2,614.78	\$1,959.70	\$2,032.21	\$1,929.00	\$1,734.68	\$1,555.72	\$1,337.52	\$1,277.35	\$1,214.80	\$1,146.02	\$1,150.54	\$1,065.36	\$1,333.19	\$1,767.87	\$1,242.70	
	55-59	\$4,386.55	\$3,753.42	\$3,223.68	\$2,416.06	\$2,505.46	\$2,378.21	\$2,138.64	\$1,918.00	\$1,648.99	\$1,574.82	\$1,497.70	\$1,412.89	\$1,418.48	\$1,313.44	\$1,643.63	\$2,179.55	\$1,532.09	
	60-64	\$5,428.70	\$4,645.17	\$3,989.57	\$2,990.07	\$3,100.70	\$2,943.22	\$2,646.74	\$2,373.68	\$2,040.75	\$1,948.96	\$1,853.52	\$1,748.57	\$1,755.47	\$1,625.49	\$2,034.13	\$2,697.36	\$1,896.08	
	65+ MP	\$3,930.57	\$3,363.26	\$2,888.59	\$2,164.92	\$2,245.02	\$2,131.00	\$1,916.34	\$1,718.63	\$1,477.58	\$1,411.11	\$1,342.02	\$1,266.02	\$1,271.03	\$1,176.91	\$1,472.79	\$1,952.98	\$1,372.83	
	65+ MS	\$7,647.06	\$6,543.33	\$5,619.84	\$4,211.91	\$4,367.75	\$4,145.92	\$3,728.29	\$3,343.65	\$2,874.68	\$2,745.37	\$2,610.94	\$2,463.09	\$2,472.82	\$2,289.72	\$2,865.35	\$3,799.60	\$2,670.88	
Employee and Dependents	Under 30	\$1,852.13	\$1,584.80	\$1,361.13	\$1,020.13	\$1,057.88	\$1,004.15	\$903.00	\$809.84	\$696.25	\$664.93	\$632.37	\$596.56	\$598.92	\$554.57	\$693.99	\$920.27	\$646.89	
	30-39	\$2,047.04	\$1,751.59	\$1,504.38	\$1,127.49	\$1,169.21	\$1,109.82	\$998.03	\$895.06	\$769.52	\$734.91	\$698.92	\$659.34	\$661.95	\$612.93	\$767.03	\$1,017.12	\$714.97	
	40-49	\$1,998.32	\$1,709.90	\$1,468.57	\$1,100.65	\$1,141.37	\$1,083.40	\$974.27	\$873.76	\$751.20	\$717.42	\$682.28	\$643.65	\$646.20	\$598.35	\$748.77	\$992.91	\$697.95	
	50-54	\$2,339.49	\$2,001.83	\$1,719.30	\$1,288.57	\$1,336.25	\$1,268.38	\$1,140.61	\$1,022.94	\$879.47	\$839.90	\$798.77	\$753.55	\$756.52	\$700.51	\$876.61	\$1,162.43	\$817.11	
	55-59	\$2,568.53	\$2,197.80	\$1,887.62	\$1,414.72	\$1,467.06	\$1,392.55	\$1,252.27	\$1,123.08	\$965.56	\$922.13	\$876.97	\$827.32	\$830.59	\$769.08	\$962.42	\$1,276.23	\$897.11	
	60-64	\$3,400.60	\$2,909.79	\$2,499.11	\$1,873.02	\$1,942.31	\$1,843.67	\$1,657.95	\$1,486.90	\$1,278.35	\$1,220.85	\$1,161.07	\$1,095.32	\$1,099.65	\$1,018.22	\$1,274.20	\$1,689.66	\$1,187.73	
	65+ MP	\$2,562.14	\$2,192.33	\$1,882.92	\$1,411.20	\$1,463.41	\$1,389.09	\$1,249.16	\$1,120.29	\$963.16	\$919.83	\$874.79	\$825.25	\$828.52	\$767.17	\$960.04	\$1,273.05	\$894.88	
	65+ MS	\$3,859.85	\$3,302.74	\$2,836.61	\$2,125.96	\$2,204.62	\$2,092.65	\$1,881.85	\$1,687.70	\$1,450.99	\$1,385.72	\$1,317.87	\$1,243.24	\$1,248.15	\$1,155.73	\$1,446.29	\$1,917.85	\$1,348.12	
Family	Under 30	\$2,631.95	\$2,252.07	\$1,934.23	\$1,449.65	\$1,503.29	\$1,426.94	\$1,283.19	\$1,150.81	\$989.40	\$944.90	\$898.63	\$847.74	\$851.09	\$788.07	\$986.19	\$1,307.74	\$919.26	
	30-39	\$3,021.86	\$2,585.70	\$2,220.77	\$1,664.41	\$1,725.99	\$1,638.33	\$1,473.30	\$1,321.29	\$1,135.97	\$1,084.88	\$1,031.75	\$973.33	\$977.17	\$904.82	\$1,132.29	\$1,501.48	\$1,055.44	
	40-49	\$3,168.09	\$2,710.83	\$2,328.23	\$1,744.94	\$1,809.51	\$1,717.60	\$1,544.59	\$1,385.23	\$1,190.94	\$1,137.37	\$1,081.68	\$1,020.43	\$1,024.46	\$948.61	\$1,187.08	\$1,574.13	\$1,106.52	
	50-54	\$4,045.40	\$3,461.52	\$2,972.98	\$2,228.16	\$2,310.60	\$2,193.25	\$1,972.32	\$1,768.84	\$1,520.75	\$1,452.34	\$1,381.22	\$1,303.01	\$1,308.15	\$1,211.30	\$1,515.82	\$2,010.05	\$1,412.93	
	55-59	\$4,420.15	\$3,782.17	\$3,248.37	\$2,434.57	\$2,524.65	\$2,396.42	\$2,155.02	\$1,932.70	\$1,661.62	\$1,586.88	\$1,509.17	\$1,423.72	\$1,429.34	\$1,323.50	\$1,656.22	\$2,196.25	\$1,543.82	
	60-64	\$5,967.19	\$5,105.93	\$4,385.30	\$3,286.66	\$3,408.27	\$3,235.17	\$2,909.27	\$2,609.13	\$2,243.18	\$2,142.28	\$2,037.38	\$1,922.01	\$1,929.60	\$1,786.72	\$2,235.90	\$2,964.92	\$2,084.16	
	65+ MP	\$4,527.56	\$3,874.07	\$3,327.31	\$2,493.73	\$2,586.00	\$2,454.66	\$2,207.39	\$1,979.66	\$1,701.99	\$1,625.44	\$1,545.84	\$1,458.30	\$1,464.07	\$1,355.66	\$1,696.48	\$2,249.61	\$1,581.34	
	65+ MS	\$7,719.65	\$6,605.45	\$5,673.19	\$4,251.90	\$4,409.22	\$4,185.28	\$3,763.68	\$3,375.39	\$2,901.97	\$2,771.43	\$2,635.72	\$2,486.47	\$2,496.30	\$2,311.45	\$2,892.56	\$3,835.67	\$2,696.24	

* Indemnity Only

Monterey(zip 93426*, 93450*), Napa, Nevada* (zip 96160-96162 all products are available), Plumas*, San Bernardino(zip 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zip 940, 943), Santa Cruz,

MC HRA HDHP \$3,000 70/50	MC HRA HDHP \$3,000 70/50	PPO \$750 80/60	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50
\$3000 70/50%	\$3000 70/50%	\$750/\$750 80/60%	\$500 80%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%
\$1500/\$3000	\$1500/\$3000	\$4500/\$9000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000
\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
\$292.47	\$292.47	\$619.21	\$1,010.92	na	na	na
\$382.01	\$382.01	\$746.09	\$1,218.07	na	na	na
\$464.02	\$464.02	\$843.08	\$1,376.41	na	na	na
\$611.22	\$611.22	\$1,171.35	\$1,912.34	na	na	na
\$825.10	\$825.10	\$1,439.90	\$2,350.78	na	na	na
\$1,082.47	\$1,082.47	\$1,835.26	\$2,996.25	na	na	na
\$770.14	\$770.14	\$1,348.76	\$2,201.98	na	na	na
\$1,278.66	\$1,278.66	\$2,723.13	\$4,445.76	na	na	na
\$821.30	\$821.30	\$1,513.45	\$2,470.86	na	na	na
\$955.01	\$955.01	\$1,690.13	\$2,759.31	na	na	na
\$955.01	\$955.01	\$1,889.86	\$3,085.38	na	na	na
\$1,394.30	\$1,394.30	\$2,343.16	\$3,825.44	na	na	na
\$1,718.99	\$1,718.99	\$2,773.34	\$4,527.74	na	na	na
\$2,127.38	\$2,127.38	\$3,449.38	\$5,631.46	na	na	na
\$1,540.30	\$1,540.30	\$2,697.45	\$4,403.84	na	na	na
\$2,996.71	\$2,996.71	\$4,494.25	\$7,337.28	na	na	na
\$725.81	\$725.81	\$1,478.88	\$2,414.42	na	na	na
\$802.19	\$802.19	\$1,641.14	\$2,679.32	na	na	na
\$783.10	\$783.10	\$1,715.40	\$2,800.55	na	na	na
\$916.80	\$916.80	\$1,859.97	\$3,036.58	na	na	na
\$1,006.55	\$1,006.55	\$2,022.64	\$3,302.16	na	na	na
\$1,332.62	\$1,332.62	\$2,512.26	\$4,101.52	na	na	na
\$1,004.04	\$1,004.04	\$2,095.51	\$3,421.12	na	na	na
\$1,512.59	\$1,512.59	\$3,472.27	\$5,668.80	na	na	na
\$1,031.40	\$1,031.40	\$2,373.13	\$3,874.36	na	na	na
\$1,184.20	\$1,184.20	\$2,585.18	\$4,220.56	na	na	na
\$1,241.50	\$1,241.50	\$2,762.18	\$4,509.52	na	na	na
\$1,585.30	\$1,585.30	\$3,031.78	\$4,949.67	na	na	na
\$1,732.15	\$1,732.15	\$3,356.07	\$5,479.12	na	na	na
\$2,338.40	\$2,338.40	\$4,126.38	\$6,736.73	na	na	na
\$1,774.24	\$1,774.24	\$3,444.90	\$5,624.14	na	na	na
\$3,025.16	\$3,025.16	\$5,243.38	\$8,560.32	na	na	na

* Indemnity Only
PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective February 01, 2012 - March 31, 2012

Geographic Region 9 - Alpine⁺, Amador(zip 95644⁺), Butte⁺, Calaveras⁺, Colusa⁺, Del Norte (zips 95538⁺, 95548⁺), Glenn⁺, Humboldt⁺, Imperial, Inyo⁺, Lake⁺, Lassen⁺, Mariposa⁺, Mendocino⁺, Modoc⁺, Mono⁺, Monterey(zips 93426⁺, 93450⁺), Napa, Nevada (zips 96160-96162 all products are available), Plumas⁺, San Bernardino⁺, Shasta⁺, Sierra⁺, Siskiyou⁺, Solano, Tehama⁺, Trinity⁺, Tuolumne

Family Size	Age	Category																	
			MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50	MC \$7,500 75/50	MC \$10,000 100/50	MC \$2,250 60/50	MC \$3,750 50/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$3,500 80/50
			Deductible \$250/\$250 90/70%	Deductible \$250/\$250 80/60%	Deductible \$500/\$500 80/60%	Deductible \$1000 70/50%	Deductible \$750 80/50%	Deductible \$1000/\$1000 80/50%	Deductible \$2000/\$2000 80/50%	Deductible \$2500 75/50%	Deductible \$3500 65/50%	Deductible \$4500 60/50%	Deductible \$7500 75/50%	Deductible \$10,000 100/50%	Deductible \$2250 60/50%	Deductible \$3750 50/50%	Deductible \$2000 80/50%	Deductible \$3000/\$3000 90/50%	Deductible \$3500 80/50%
			Coinsurance \$3000/\$6000 90/70%	Coinsurance \$3500/\$7000 80/60%	Coinsurance \$4000/\$8000 80/60%	Coinsurance \$5000/\$10,000 70/50%	Coinsurance \$5000/\$10,000 80/50/50	Coinsurance \$5000/\$10,000 80/50/50	Coinsurance \$5000/\$10,000 80/50/50	Coinsurance \$5000/\$10,000 75/50%	Coinsurance \$5000/\$10,000 65/50%	Coinsurance \$4000/\$8,000 60/50%	Coinsurance \$2250/unlimited 75/50%	Coinsurance \$0/unlimited 100/50%	Coinsurance \$5000/\$10,000 60/50%	Coinsurance \$5000/\$10,000 50/50%	Coinsurance \$3500/\$7000 80/50%	Coinsurance \$2500/\$5000 90/50%	Coinsurance \$2000/\$4000 80/50%
Employee	Under 30	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20 Generic	\$20 Generic	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
			\$746.19	\$634.52	\$547.36	\$403.02	\$417.92	\$411.51	\$375.91	\$316.15	\$262.46	na	na	\$220.26	na	na	\$297.88	\$358.14	\$246.00
			\$974.63	\$828.77	\$714.93	\$526.40	\$545.86	\$537.49	\$490.99	\$412.94	\$342.81	na	na	\$287.69	na	na	\$389.07	\$467.78	\$321.31
			\$1,183.87	\$1,006.70	\$868.41	\$639.41	\$663.05	\$652.88	\$596.40	\$501.59	\$416.41	na	na	\$349.45	na	na	\$472.60	\$568.21	\$390.29
			\$1,559.42	\$1,326.05	\$1,143.90	\$842.25	\$873.39	\$859.99	\$785.59	\$660.70	\$548.50	na	na	\$460.31	na	na	\$622.52	\$748.46	\$514.10
			\$2,105.11	\$1,790.07	\$1,544.18	\$1,136.98	\$1,179.01	\$1,160.93	\$1,060.50	\$891.91	\$740.44	na	na	\$621.39	na	na	\$840.36	\$1,010.37	\$694.00
			\$2,761.75	\$2,348.45	\$2,025.86	\$1,491.63	\$1,546.78	\$1,523.06	\$1,391.30	\$1,170.12	\$971.40	na	na	\$815.21	na	na	\$1,102.50	\$1,325.53	\$910.48
			\$1,964.90	\$1,670.84	\$1,441.33	\$1,061.25	\$1,100.48	\$1,083.61	\$989.86	\$832.50	\$691.12	na	na	\$580.00	na	na	\$784.39	\$943.07	\$647.78
Employee and Spouse	Under 30	65+ MP	\$3,262.29	\$2,774.07	\$2,393.02	\$1,761.97	\$1,827.11	\$1,799.09	\$1,643.45	\$1,382.18	\$1,147.46	na	na	\$962.96	na	na	\$1,302.31	\$1,565.76	\$1,075.49
			\$2,095.42	\$1,781.83	\$1,537.07	\$1,131.74	\$1,173.59	\$1,155.59	\$1,055.61	\$887.80	\$737.03	na	na	\$618.52	na	na	\$836.49	\$1,005.71	\$690.81
			\$2,436.54	\$2,071.90	\$1,787.30	\$1,315.98	\$1,364.63	\$1,343.70	\$1,227.46	\$1,032.33	\$857.01	na	na	\$719.21	na	na	\$972.67	\$1,169.43	\$803.26
			\$2,436.54	\$2,071.90	\$1,787.29	\$1,315.98	\$1,364.63	\$1,343.70	\$1,227.46	\$1,032.33	\$857.02	na	na	\$719.21	na	na	\$972.67	\$1,169.44	\$803.26
			\$3,557.33	\$3,024.96	\$2,609.44	\$1,921.33	\$1,992.36	\$1,961.80	\$1,792.08	\$1,507.18	\$1,251.23	na	na	\$1,050.05	na	na	\$1,420.09	\$1,707.37	\$1,172.76
			\$4,385.72	\$3,729.38	\$3,217.10	\$2,368.75	\$2,456.31	\$2,418.64	\$2,209.41	\$1,858.17	\$1,542.61	na	na	\$1,294.58	na	na	\$1,750.78	\$2,104.97	\$1,445.86
			\$5,427.68	\$4,615.41	\$3,981.43	\$2,931.51	\$3,039.89	\$2,993.27	\$2,734.32	\$2,299.64	\$1,909.10	na	na	\$1,602.14	na	na	\$2,166.74	\$2,605.06	\$1,789.37
			\$3,929.84	\$3,341.72	\$2,882.69	\$2,122.52	\$2,200.98	\$2,167.24	\$1,979.74	\$1,665.01	\$1,382.25	na	na	\$1,160.01	na	na	\$1,568.79	\$1,886.16	\$1,295.57
Employee and Dependents	Under 30	65+ MS	\$7,645.62	\$6,501.42	\$5,608.37	\$4,129.42	\$4,282.09	\$4,216.42	\$3,851.65	\$3,239.34	\$2,689.23	na	na	\$2,256.83	na	na	\$3,052.14	\$3,669.58	\$2,520.56
			\$1,851.78	\$1,574.65	\$1,358.35	\$1,000.15	\$1,037.13	\$1,021.22	\$932.88	\$784.57	\$651.33	na	na	\$546.61	na	na	\$739.23	\$888.78	\$610.49
			\$2,046.66	\$1,740.37	\$1,501.31	\$1,105.41	\$1,146.28	\$1,128.70	\$1,031.05	\$867.15	\$719.88	na	na	\$604.13	na	na	\$817.03	\$982.31	\$674.73
			\$1,997.95	\$1,698.95	\$1,465.57	\$1,079.10	\$1,118.99	\$1,101.83	\$1,006.51	\$846.50	\$702.75	na	na	\$589.75	na	na	\$797.58	\$958.93	\$658.67
			\$2,339.06	\$1,989.01	\$1,715.79	\$1,263.33	\$1,310.04	\$1,289.95	\$1,178.35	\$991.02	\$822.72	na	na	\$690.44	na	na	\$933.75	\$1,122.65	\$771.13
			\$2,568.05	\$2,183.73	\$1,883.76	\$1,387.01	\$1,438.29	\$1,416.23	\$1,293.71	\$1,088.05	\$903.27	na	na	\$758.04	na	na	\$1,025.16	\$1,232.56	\$846.62
			\$3,399.96	\$2,891.15	\$2,494.01	\$1,836.33	\$1,904.22	\$1,875.02	\$1,712.81	\$1,440.52	\$1,195.88	na	na	\$1,003.60	na	na	\$1,357.28	\$1,631.85	\$1,120.88
			\$2,561.66	\$2,178.29	\$1,879.08	\$1,383.56	\$1,434.71	\$1,412.71	\$1,290.49	\$1,085.34	\$901.02	na	na	\$756.15	na	na	\$1,022.62	\$1,229.49	\$844.52
Family	Under 30	65+ MS	\$3,859.12	\$3,281.59	\$2,830.82	\$2,084.32	\$2,161.38	\$2,128.23	\$1,944.12	\$1,635.05	\$1,357.39	na	na	\$1,139.13	na	na	\$1,540.57	\$1,852.22	\$1,272.25
			\$2,631.45	\$2,237.65	\$1,930.28	\$1,421.26	\$1,473.80	\$1,451.20	\$1,325.65	\$1,114.91	\$925.57	na	na	\$776.75	na	na	\$1,050.48	\$1,262.99	\$867.52
			\$3,021.29	\$2,569.14	\$2,216.24	\$1,631.81	\$1,692.14	\$1,666.19	\$1,522.04	\$1,280.08	\$1,062.69	na	na	\$891.82	na	na	\$1,206.10	\$1,450.09	\$996.04
			\$3,167.49	\$2,693.47	\$2,323.48	\$1,710.77	\$1,774.02	\$1,746.81	\$1,595.69	\$1,342.02	\$1,114.12	na	na	\$934.97	na	na	\$1,264.46	\$1,520.27	\$1,044.24
			\$4,044.64	\$3,439.35	\$2,966.91	\$2,184.53	\$2,265.29	\$2,230.54	\$2,037.58	\$1,713.65	\$1,422.63	na	na	\$1,193.90	na	na	\$1,614.62	\$1,941.26	\$1,333.41
			\$4,419.31	\$3,757.94	\$3,241.74	\$2,386.89	\$2,475.13	\$2,437.17	\$2,226.33	\$1,872.40	\$1,554.42	na	na	\$1,304.50	na	na	\$1,764.19	\$2,121.09	\$1,456.93
			\$5,966.06	\$5,073.23	\$4,376.35	\$3,222.29	\$3,341.43	\$3,290.18	\$3,005.55	\$2,527.74	\$2,098.46	na	na	\$1,761.06	na	na	\$2,381.67	\$2,863.47	\$1,966.86
			\$4,526.71	\$3,849.26	\$3,320.52	\$2,444.89	\$2,535.28	\$2,496.40	\$2,280.43	\$1,917.90	\$1,592.19	na	na	\$1,336.19	na	na	\$1,807.07	\$2,172.63	\$1,492.34
Family	Under 30	65+ MS	\$7,718.21	\$6,563.14	\$5,661.61	\$4,168.63	\$4,322.74	\$4,256.45	\$3,888.22	\$3,270.09	\$2,714.76	na	na	\$2,278.26	na	na	\$3,081.12	\$3,704.41	\$2,544.49

* Indemnity Only

, San Bernardino(zip 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Santa Cruz,	

Aetna Life Insurance Company Standard Employee Risk Rates Change in rates 2Q12 vs February/March 2012 Geographic Region 9 - Alpine [#] , Amador(zip 95644 [#]), Butte [#] , Calaveras [#] , Colusa [#] , Del Norte [#] (zips 95538 [#] , 95548 [#]), Glenn [#] , Humboldt [#] , Imperial, Inyo [#] , Lake [#] , Lassen [#] , Mariposa [#] , Mendocino [#] , Modoc [#] , Mono [#] , Madera [#] , Monterey [#] , Nevada [#] , Placer [#] , Plumas [#] , San Bernardino [#] , San Diego [#] , San Francisco [#] , San Jose [#] , Santa Clara [#] , Santa Cruz, Shasta [#] , Sierra [#] , Siskiyou [#] , Solano, Tehama [#] , Trinity [#] , Tuolumne

MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	PrimeCare Physicians MC \$1,000 70/50	PrimeCare Physicians MC \$2,500 75/50	PrimeCare Physicians MC HSA HDHP \$3,500 80/50	Family Size	Age	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,250 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$4,500 60/50
							Category	Category										
\$3000 80/50%	\$5000 80/50%	\$500/\$500 90/70%	\$500 80%	\$1,000 70/50%	\$2,500 75/50%	\$3,500 80/50%			\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1250/\$1250 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$4500 60/50%
\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	\$6,000/\$12,000	\$7,500/\$15,000	\$5,500/\$11,000			\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$4000/\$8,000
\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70			\$15/\$25/\$40	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70
\$327.02	\$293.00	\$813.84	\$1,006.78	na	na	na	Employee	Under 30	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$427.13	\$382.70	\$980.60	\$1,213.08	na	na	na		30-39	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$518.83	\$464.86	\$1,108.08	\$1,370.78	na	na	na		40-49	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$683.42	\$612.32	\$1,539.53	\$1,904.51	na	na	na		50-54	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$922.57	\$826.60	\$1,892.49	\$2,341.15	na	na	na		55-59	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,210.35	\$1,084.43	\$2,412.12	\$2,983.98	na	na	na		60-64	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$861.12	\$771.54	\$1,772.70	\$2,192.96	na	na	na		65+ MP	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,429.71	\$1,280.97	\$3,579.06	\$4,427.56	na	na	na		65+ MS	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$918.32	\$822.79	\$1,989.16	\$2,460.74	na	na	na	Employee and Spouse	Under 30	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,067.82	\$956.73	\$2,221.37	\$2,748.01	na	na	na		30-39	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,067.82	\$956.73	\$2,483.88	\$3,072.75	na	na	na		40-49	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,559.01	\$1,396.82	\$3,079.67	\$3,809.77	na	na	na		50-54	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,922.05	\$1,722.11	\$3,645.05	\$4,509.20	na	na	na		55-59	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$2,378.70	\$2,131.24	\$4,533.59	\$5,608.40	na	na	na		60-64	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,722.26	\$1,543.09	\$3,545.31	\$4,385.80	na	na	na		65+ MP	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$3,350.72	\$3,002.14	\$5,906.87	\$7,307.24	na	na	na		65+ MS	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$811.55	\$727.12	\$1,943.73	\$2,404.53	na	na	na	Employee and Dependents	Under 30	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$896.95	\$803.65	\$2,156.98	\$2,668.35	na	na	na		30-39	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$875.60	\$784.52	\$2,254.58	\$2,789.09	na	na	na		40-49	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,025.10	\$918.45	\$2,444.60	\$3,024.14	na	na	na		50-54	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,125.45	\$1,008.38	\$2,658.39	\$3,288.63	na	na	na		55-59	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,490.05	\$1,335.03	\$3,301.91	\$4,084.72	na	na	na		60-64	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,122.65	\$1,005.87	\$2,754.17	\$3,407.11	na	na	na		65+ MP	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,691.27	\$1,515.32	\$4,563.67	\$5,645.59	na	na	na		65+ MS	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,153.24	\$1,033.27	\$3,119.05	\$3,858.49	na	na	na	Family	Under 30	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,324.09	\$1,186.35	\$3,397.75	\$4,203.28	na	na	na		30-39	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,388.16	\$1,243.75	\$3,630.39	\$4,491.06	na	na	na		40-49	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,772.57	\$1,588.17	\$3,984.73	\$4,929.41	na	na	na		50-54	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,936.78	\$1,735.30	\$4,410.96	\$5,456.68	na	na	na		55-59	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$2,614.65	\$2,342.64	\$5,423.39	\$6,709.14	na	na	na		60-64	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$1,983.84	\$1,777.46	\$4,527.70	\$5,601.10	na	na	na		65+ MP	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na
\$3,382.53	\$3,030.64	\$6,891.48	\$8,525.27	na	na	na		65+ MS	0.0%	0.6%	0.2%	2.0%	2.0%	-1.7%	-3.2%	3.2%	6.9%	na

[illegible]

<i>SERFF Tracking Number:</i>	<i>AETN-128000422</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Aetna Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>HAO-2012-0010</i>
<i>Company Tracking Number:</i>	<i>AETNA CA SG ALIC 040112</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003A Small Group Only - PPO</i>
<i>Product Name:</i>	<i>CA SG 2Q12 ALIC nongrand</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Attachment "2Q12 CA ALIC RATE FILING SPREADSHEET #648862.XLS" is not a PDF document and cannot be reproduced here.

See next page for attachment.

	A	B	C	D	E	F	G	H	I	J	K
1	California Rate Filing Spreadsheet, v. 1										
2	Company Name:	Aetna Life Insurance Company									
3	Company ID number:	40733									
4	SERFF ID number for this filing:	AETN-128000422									
5	Policy Form Number	Product Name	Open or closed?	Enrollment	Insured months in each policy form	Experience Period on Which Rates are Based	Period for which rates are to be effective	Total premium earned during the experience period on which the rates are based	Total dollar amount of claims incurred during the experience period on which the rates are based	Average rate increase (weighted average)	Comments
6											
7	GR-29N	MC \$250 90/70	Open	1,591	25,502	8/1/10-7/31/11	04/1/12-03/31/13	\$17,304,981	\$14,996,602	7.0%	
8	GR-29N	MC \$250 80/60	Open	2,500	36,506	8/1/10-7/31/11	04/1/12-03/31/13	\$21,920,340	\$17,536,606	7.3%	
9	GR-29N	MC \$500 80/60	Open	4,067	59,839	8/1/10-7/31/11	04/1/12-03/31/13	\$29,999,891	\$23,614,179	6.7%	
10	GR-29N	MC \$1,000 70/50	Open	5,286	64,571	8/1/10-7/31/11	04/1/12-03/31/13	\$24,202,806	\$20,678,889	8.1%	
11	GR-29N	MC \$750 80/50/50	Open	3,466	39,435	8/1/10-7/31/11	04/1/12-03/31/13	\$15,343,269	\$16,577,495	9.2%	
12	GR-29N	MC \$1,250 80/50/50	Open	7,641	143,959	8/1/10-7/31/11	04/1/12-03/31/13	\$49,327,538	\$43,528,073	4.2%	
13	GR-29N	MC \$2,000 80/50/50	Open	2,200	37,128	8/1/10-7/31/11	04/1/12-03/31/13	\$12,244,918	\$9,908,165	2.5%	
14	GR-29N	MC \$2,500 75/50	Open	7,776	78,000	8/1/10-7/31/11	04/1/12-03/31/13	\$22,628,502	\$19,915,425	2.2%	
15	GR-29N	MC \$3,500 65/50	Open	1,211	11,244	8/1/10-7/31/11	04/1/12-03/31/13	\$3,196,749	\$1,566,282	-7.1%	
16	GR-29N	MC \$4,500 60/50	Open	0	0	8/1/10-7/31/11	04/1/12-03/31/13	\$0	\$0	0.0%	
17	GR-29N	MC \$7,500 75/50	Open	0	0	8/1/10-7/31/11	04/1/12-03/31/13	\$0	\$0	0.0%	
18	GR-29N	MC Value \$2,250 60/50	Open	0	0	8/1/10-7/31/11	04/1/12-03/31/13	\$0	\$0	0.0%	
19	GR-29N	MC Value \$3,750 50/50	Open	0	0	8/1/10-7/31/11	04/1/12-03/31/13	\$0	\$0	0.0%	
20	GR-29N	MC \$10,000 100/50	Open	11,522	148,596	8/1/10-7/31/11	04/1/12-03/31/13	\$29,102,681	\$26,452,334	2.4%	
21	GR-29N	MC HSA HDHP \$3,000 90/50	Open	836	16,607	8/1/10-7/31/11	04/1/12-03/31/13	\$5,691,502	\$5,227,163	11.2%	
22	GR-29N	MC HSA HDHP \$2,000 80/50	Open	6,116	66,114	8/1/10-7/31/11	04/1/12-03/31/13	\$17,783,717	\$14,575,786	-0.9%	
23	GR-29N	MC HSA HDHP \$3,500 80/50	Open	7,619	118,301	8/1/10-7/31/11	04/1/12-03/31/13	\$30,957,236	\$27,304,419	12.5%	
24	GR-29N	MC HRA HDHP \$3,000 70/50	Open	7,508	153,849	8/1/10-7/31/11	04/1/12-03/31/13	\$39,741,622	\$34,187,336	-6.4%	
25	GR-29N	PPO \$750 80/60	Open	153	2,224	8/1/10-7/31/11	04/1/12-03/31/13	\$2,505,651	\$1,530,847	-21.9%	
26	GR-29N	Aetna Indemnity	Open	0	0	8/1/10-7/31/11	04/1/12-03/31/13	\$0	\$0	0.0%	
27											
28	Total			69,492	1,001,875			\$321,951,402	\$277,599,601	5.0%	

DEPARTMENT OF INSURANCE

Legal Division

45 Fremont Street, 24th Floor
San Francisco CA 94105



**California Plain-Language
Rate Filing Description**
[for Web site posting, Health & Safety
Code 1385.07(d), Insurance Code 10181.7(d)]

Company Name:

Aetna Life Insurance Company

SERFF Tracking Number

AETN-128000422

Department File Number: (will be completed by Department)

1. Justification for any unreasonable rate increases.

(Include all information as to why the rate increase is justified. Attach supporting documentation to this PDF file.)

No unreasonable rate increases. See Independent Certification.

2) Overall annual medical trend factor assumptions for all benefits

The overall California SG medical trend factor is 12.2%.

3) Actual Costs by Aggregate Benefit Category

Hospital Inpatient	Dollar Cost: \$96,747,278
	Cost as Percentage of Medicare: n/a
Hospital Outpatient (including ER)	Dollar Cost: \$38,841,035
	Cost as Percentage of Medicare: n/a
Physician/other professional services	Dollar Cost: \$65,817,950
	Cost as Percentage of Medicare: n/a
Prescription Drug	Dollar Cost: \$38,123,877
	Cost as Percentage of Average Wholesale Price: n/a
Laboratory (other than inpatient)	Dollar Cost: \$14,661,770
	Cost as Percentage of Medicare: n/a

Radiology (other than inpatient)	Dollar Cost: \$17,730,193
	Cost as Percentage of Medicare: n/a
Other (describe)	Dollar Cost and Description: \$17,619,708 Includes Medical Pharmacy & State Assessments

4) Amount of Projected Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk

Hospital Inpatient	Trend attributable to use of services: 2.3%
	Trend attributable to price inflation: 12.0%
	Trend attributable to fees and risk: n/a
Hospital Outpatient (including ER)	Trend attributable to use of services: 3.1%
	Trend attributable to price inflation: 11.6%
	Trend attributable to fees and risk: n/a

Physician/other professional services	Trend attributable to use of services: 2.2%
	Trend attributable to price inflation: 7.9%
	Trend attributable to fees and risk: n/a
Prescription Drug	Trend attributable to use of services: 2.0%
	Trend attributable to price inflation: 9.3%
	Trend attributable to fees and risk: n/a
Laboratory (other than inpatient)	Trend attributable to use of services: 2.1%
	Trend attributable to price inflation: 7.1%
	Trend attributable to fees and risk: n/a
Radiology (other than inpatient)	Trend attributable to use of services: 2.0%
	Trend attributable to price inflation: 7.2%
	Trend attributable to fees and risk: n/a
Other (describe)	n/a

5) Other Information

Complete and submit the CA Plain Language Spreadsheet.

#630302v7

SERFF Tracking Number: *AETN-128000422*

State: *California*

Filing Company: *Aetna Life Insurance Company*

State Tracking Number: *HAO-2012-0010*

Company Tracking Number: *AETNA CA SG ALIC 040112*

TOI: *H16G Group Health - Major Medical*

Sub-TOI: *H16G.003A Small Group Only - PPO*

Product Name: *CA SG 2Q12 ALIC nongrand*

Project Name/Number: /

Attachment "2Q12 CA ALIC PLAIN LANGUAGE SPREADSHEET #648742 (2).XLS" is not a PDF document and cannot be reproduced here.

See next page for attachment.

	A	B	C	D	E	F	G	H	I
1	CA PLAIN LANGUAGE SPREADSHEET v. 1								
2	Company Name:		Aetna Life Insurance Company						
3	Company ID number for this filing:		40733						
4	SERFF ID number for this filing:		AETN-128000422						
5			For the expense period on which the rates are based, premium attributed to:						
6	Policy Form Numbers	Marketing Names	Medical Costs prior to rate increase	Medical Costs after rate increase	Administrative costs prior to rate increase	Administrative costs after rate increase	Profit/margin projected prior to rate increase	Profit/margin projected after rate increase	Comments
7									
8	GR-29N, GR-9N	MC (Managed Choice) & PPO	\$285,107,611	\$285,107,611	\$58,246,374	\$58,728,513	(\$5,201,315)	(\$2,391,281)	